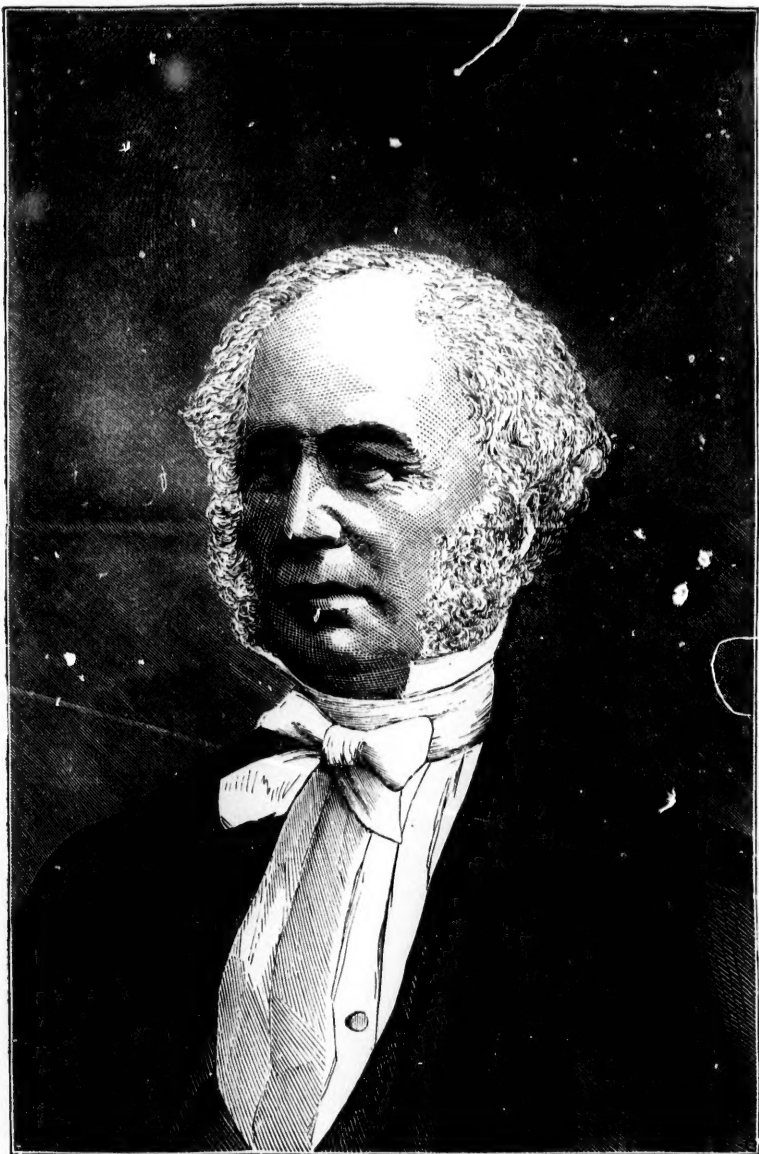




CORNELIUS VANDERBILT,

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THE
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BY

EDWIN T. FREEDLEY,

AUTHOR OF "PRACTICAL TREATISE ON BUSINESS," "LEGAL ADVISER," "OPPORTUNITIES FOR INDUSTRY,"
"PHILADELPHIA AND ITS MANUFACTURES."

Handsomely Illustrated.

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PUBLISHERS' PREFACE.

SHAKESPEARE has said "there is a tide in the affairs of men which, taken at the flood, leads on to fortune," and a sensible, though less eminent, writer has remarked, "*that so long as we see the many instances of men, long experienced in business, failing, we may properly conclude that all is not yet known that can be known, by even the experienced.*"

The author of the work which we herewith present is connected with a family that has been one of the most successful in Eastern Pennsylvania, and from early life has been associated with prosperous and self-made men. More than a quarter of a century ago, while yet a young man, he published a "Treatise on Business" which had an immense sale in Great Britain as well as in the United States, and hundreds of men now prosperous in their callings ascribe their success to the ideas suggested to them by a perusal of that little book. Now in the maturity of his powers, and with many years of additional experience, he has prepared this volume, which contains not only his own observations, but the results of the costly experience of many others, whose names are familiar in the markets and exchanges of the world.

The work is divided into two parts, which, together, comprise the whole Philosophy of getting, saving, borrowing, lending, and spending money. A glance at the Table of Contents will show how comprehensive are the subjects, and how numerous the points treated of. Part I. is devoted to answering practical questions that have perplexed the most experienced, and

to explaining the theory, maxims and laws of business, interspersed with lively anecdotes and illustrations of mistakes which have cost merchants and others thousands of dollars. Care has been taken to avoid the discussion of controverted points, and to state only such laws and principles as are well established, and not local or limited in their application.

In the preparation of Part II. the author does not claim originality, for originality would be a fault; but he does claim to have expended time, pains and money to obtain for his readers the most valuable secrets in domestic economy, and how well he has succeeded, they are referred to the chapters on the "Art of Marketing;" of Planning and Furnishing Houses; Practical Suggestions on Clothing; the Secrets of the Toilet, and the Best Methods of Prolonging Life. The chapter on preparing Dainty Dishes contains original contributions from professional cooks who receive larger salaries than the Secretary of State; and those on preventing and curing diseases were read in proof and indorsed by some of the most eminent physicians in the country. Every chapter, in fact, contains advice for every-day use, based on scientific and practical experiments, that is worth more to any man of family or thrifty housekeeper than the cost of the entire work.

With this explanation the Publishers commend this volume to the patronage of all who aspire to that true wisdom, which consists "in knowing what is best worth knowing."

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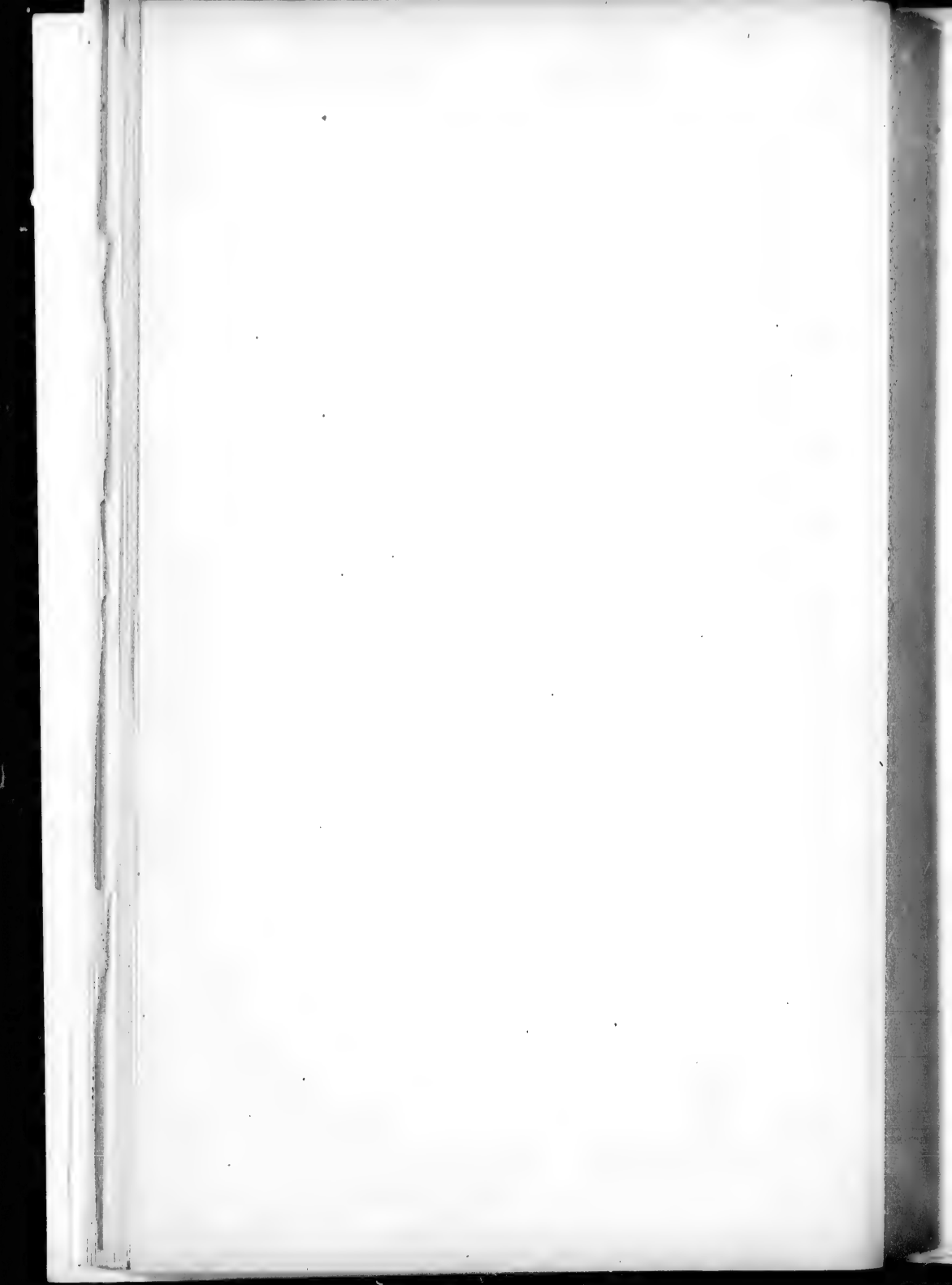
Chronology of early ages was not the same as at present—A remarkable statement—Methuselah's age reduced to two hundred—Erasmus Wilson's remark—What things tend to shorten life—What errors students commit—How cold bathing may shorten life—What

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things tend to prolong life—What remedies to employ in case of suffocation—Cut the rope—The tepid bath useful—Conveying air into the lungs—Rubbing with a cloth or flesh-brush—How to restore persons struck by lightning—The earth bath recommended—How to restore persons frozen—The two great antidotes for poisoning—Best antidotes for arsenic or corrosive sublimate—How the old may prolong their lives—Heat essential—What old people should eat—Regularity in all natural operations—Danger of indulging in violent passions—Old folks should associate with children and renew their life.....	692
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PART I.

COMMON SENSE IN BUSINESS.

CHAPTER I.

THE THEORY OF BUSINESS.

"Were the question asked what is at this moment the strongest power in operation for controlling, regulating, and inciting the actions of men, what has most at its disposal the condition and destinies of the world, we must answer at once, it is BUSINESS, in its various ranks and departments; of which commerce, foreign and domestic, is the most appropriate representation. In all prosperous and advancing communities—advancing in arts, knowledge, literature, and social refinement—business is king. Other influences in society may be equally indispensable, and some may think far more dignified, but BUSINESS IS KING. The statesman and the scholar, the nobleman and the prince, equally with the manufacturer, the mechanic, and the laborer, pursue their several objects only by leave granted, and means furnished, by this potentate."—STEARNS.

COMMON SENSE has been termed by some writer on philosophy as "the faculty of first principles." It is the sum or complement of that practical intelligence which has its origin in natural sagacity, combined with experience and acute observation of character, as distinguished from that knowledge which is acquired from books or abstract speculation. It is to a certain degree synonymous with tact, and inspires the individual possessing it to utter the right word at the proper moment, and to do the right thing at the right time. Though called common, it is practically in critical conjunctures the

rarest of all kinds of sense. Genius is said to be no more than common sense intensified.

Business is a very comprehensive term, which, as lexicographers allow, may include all occupations and employments that men pursue for a livelihood or for gain. Strictly, however, it should be limited to include only those occupations which have relation to movable property, and to those pursuits in which men engage for some other object than the mere means of maintaining existence. By *Common Sense in Business* we understand the observance of those rules and principles which underlie the profitable interchange of movable property, and facilitate its accumulation.

1. What is the original or fundamental idea underlying all kinds of business?

Mutual help, or, as it has been expressed, *ministry, not gain*. In the earliest periods of society, when men were gathered together in tribes, each pursued a particular art or industry, not entirely for his own profit but for the good of the community in which he dwelt. The head of the tribe prescribed conditions regulating barter between its members, and prevented extortion by limiting prices. Some writers think that a fossil record of this early idea of trade exists yet in the notion that there is a *fair price* for a thing which is something different from the price that can be got for it. This means, says one, that men are brethren, and are bound to deal with each other as brethren, the private advantage of the seller being subject to lawful limitation from the private convenience of the buyer. This is what is implied in a fair price, and it looks back to a time when prices were fixed by superior authority for the common good.

2. What may be said to be the end or object of business at the present day?

To supply the wants of others in exchange for the means of satisfying our own wants or desires. Business, moreover, furnishes a pleasurable exercise to those faculties in man that delight in action, or, as Dr. Johnson has expressed it, there are few ways in which a man can be more innocently employed than in getting money. The merchants and manufacturers of to-day take the place, in their influence upon society, of the knights and priests of the Middle Ages.

3. Should the accumulation of property be encouraged, and are money-making pursuits honorable?

All civilized nations have deemed it wise and politic to protect and encourage the ownership of property, for without it there could be no progress or permanent advancement in growth. If no man could have any right to his habitation except while he was actually within it, and another might take possession the moment he stepped out, there could be no motive for any one to provide more than a temporary shelter. But while the right to accumulate property has probably never been questioned, there has been great diversity of opinion, even among philosophic writers, as to the social rank of those engaged in work and business compared with rulers, warriors, orators, and authors. Wherever slavery has tainted the atmosphere labor has been degraded. In Rome both the tillers of the soil and the mechanics were principally slaves, and there even the enlightened Cicero wrote, "All artisans are engaged in a degrading profession"—"There can be nothing ingenuous in a workshop." In fact, it was not until after the philosophy promulgated by Lord Bacon had taken

root in the understandings of men that the pursuits by which men accumulate property were regarded as worthy of philosophic consideration and universal esteem.

4. Is there a limit beyond which the accumulation of property by individuals may become detrimental to the common good?

So long as capital is used for the employment of labor and the production of things useful there can be no excess which is harmful; but where it is absorbed by a few individuals who use it for their own aggrandizement it may prove very detrimental to the common weal. In Europe whole villages have been depopulated, and hundreds of worthy families have been consigned to death in the work-house, that a few proud land-owners might add to the area of their worthless parks. Great fortunes, in fact, are rarely a blessing to society, and in a Utopian commonwealth there would be neither millionnaires nor paupers.

5. What is the remedy for an individual to adopt who finds himself in danger of becoming a millionaire?

To indulge liberally in discriminating charity, and especially to spend freely to encourage art and literature, and to stimulate languishing industries.

With some men the process of accumulation is so rapid that unless they distribute as they go, freely, largely, and systematically for the good of their fellow-men who do not possess their peculiar gifts and opportunities, they are in danger of realizing practically that the love of money is the root of all evil, and also of advertising themselves to the world, by the fact of their vast possessions, that they have lived selfishly, or not philanthropically. Fortunately, according to the Rev. John Todd, "Our business men are

beginning to learn the true use of money. They are beginning to understand that he who digs a well, like Jacob, which will gush up with fresh water for ages, has done a good and a great deed; that he who has used his money to found a school where the little feet of children will gather, and the hum of young voices be heard, ages after he is dead, has done a good and a great act; that he who founds a professorship in a college will have an educated and a polished mind there instructing young men generations hence; that he who uses his money to stereotype and publish a good book, has opened a well that will send forth the waters of life as long as time shall be; that he who provides an asylum for the blind, the deaf, or the deranged, will be ministering directly to alleviate the woes of humanity in all future time; that he who with his money plants a church or a school-house in a community too poor to build churches or school-houses is opening a fountain never to dry up."

6. Are there any instances on record of men who resolved to limit their acquisitions and adhered to their resolution?

NATHANIEL R. COBB, of Boston, whose name is endeared to hundreds of young business men, by acts of kindness extended to them, resolved that he would never become rich, and drew up the following covenant with himself, or vow, and it is said strictly adhered to it:

"By the grace of God, I will never be worth more than fifty thousand dollars. By the grace of God, I will give one-fourth of the net profits of my business to charitable and religious uses. If I am ever worth twenty thousand dollars I will give one-half of my net profits, and if I am ever worth thirty thousand dollars I will give three-

fourths, and the whole after fifty thousand dollars. So help me God, or give to a more faithful steward and set me aside."

Among the resolutions formed by SAMUEL APPLETON, of Boston, as found among his papers, was the following: "I promise during the following year to spend the whole of my income, either in frivolity, amusement, public utility, or benevolence."

PETER C. BROOKS remarked to one of his sons, not long before his death, that "of all the ways of disposing of money, giving it away is the most satisfactory."

7. What is meant by that passage of Scripture which says, "It is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God"?

The "Needle's Eye" was a narrow gate in the walls of Jerusalem through which a loaded camel could not pass; and as the rich men of eighteen centuries ago had obtained their wealth principally by conquest and the plunder of the weak, it may reasonably be supposed such as they could not find easy access into the celestial kingdom. The famous Roman roads were made not to facilitate a beneficent commerce, but for the transport of troops out of Rome, and for carrying back the forced contributions of those they had conquered. Moreover, the whole spirit of Christianity, while favorable to enterprise and an equitable interchange of commodities, is adverse to the accumulation of great riches in the hands of individuals; and it is probable the passage of Scripture referred to *means exactly what it says*, or, in other words, that—the possession of great wealth being of itself evidence that the man possessing it has not been charitable in proportion to his

means, has not loved his neighbor as himself—one of the two great commandments on which hang all the law and the prophets—it will be easier for a camel to squeeze through the "Needle's Eye" at Jerusalem than for him who has acquired much more of this world's goods than his neighbors, and held on to them, to enter into the kingdom of heaven. There is, we apprehend, a more fearful significance than many persons will concede in that mild, but impressive admonition, "Son, remember that thou in thy lifetime receivedst thy good things."

8. If the accumulation of riches be interdicted, why should books be written to aid men to become successful in business?

We may reply in the first place that wealth is not the true measure of success in business; and secondly, that while the Bible holds out no promise of a blessing for the rich beyond this life, it commends diligence in business, points to the ant as an example of industry and foresight, and St. Paul admonishes his Romish congregation, "Be not slothful in business." To make money in every honorable way is morally right; but to use it so selfishly as to become rich seems to be Scripturally wrong. To plan, work, and save that one may have larger opportunities to benefit his fellow-men is commendable, nay, a religious duty; but by heaping up riches a man may imperil his soul. Economy, which is always a virtue in a poor man, may become a vice in one who has acquired a competency. Lord Bacon, one of the wisest of modern philosophers, advises: "Seek not proud riches, but such as thou mayest get justly, use soberly, distribute cheerfully, and leave contentedly."

If wealth were the true or only measure of success in business, a rich robber would seem more worthy of honor

than an honest but bankrupt merchant. A business man, like the statesman or professional man, undertakes to do a certain work, and his success is to be measured by the ability he displays in its performance, not by the reward he receives. A lawyer's talents are not estimated by the fees he receives, nor a minister's zeal by the salary he gets, nor a statesman's fidelity by the amount of money he accumulates while in office; why should a producer or distributor of the world's products be judged by a lower standard than these?

A great merchant may be compared to one of those vast interior lakes which gathers its waters from a thousand streamlets and distributes it again in rain and moisture, fertilizing the earth and stimulating vegetation. So business men gather the products of the earth from various sources and distribute them in the channels of consumption, supply wants, organize forces, and furnish employment to thousands, who would otherwise be idle. A man with great brain power and executive ability is God's trustee for the weak, and he is enjoined, not to gather riches, but "to feed the hungry, and clothe the naked;" "freely ye have received, freely give."

A great preacher has used this forcible illustration: "Here is a man who is knit together on purpose to succeed. He is organized like a machine for weaving, which will certainly carry the thread and produce the fabric of success. He has in his make-up something of the sterling qualities which have been handed down from his grandfather, from his father, from his ancestors on his father's and mother's sides for generations back. He is like a bag in a mill, which hangs below and receives all that is put into the hopper and ground above. The tendencies and trainings of unknown generations behind come down into

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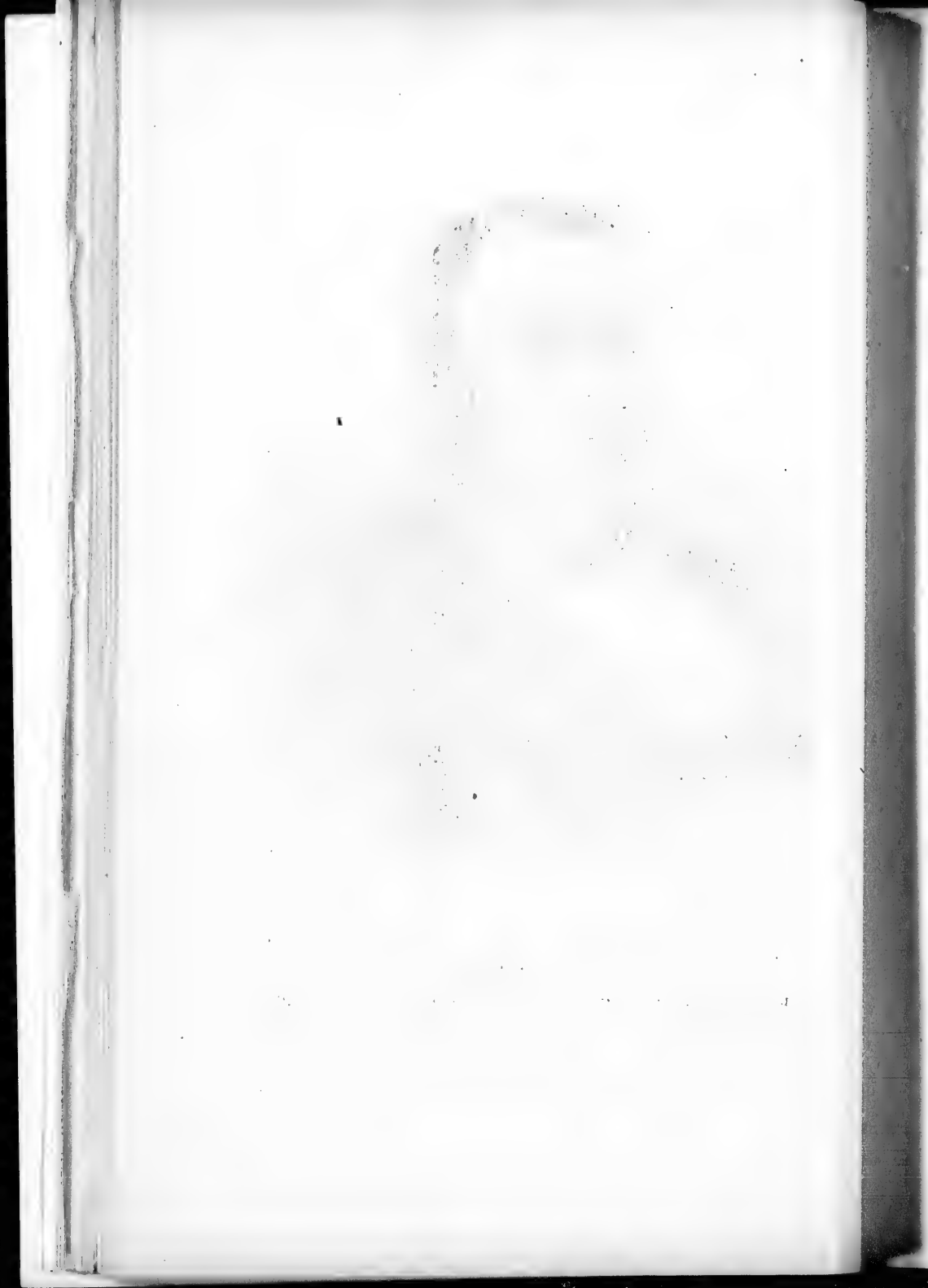
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GEORGE W. CHILDS,

The Philanthropist, and Proprietor of the Philadelphia "Public Ledger."



him. He finds himself intelligent and active. It is easy for him to do things. And he is tired to death of that shiftless brother of his, of whom he says, 'If I have helped him once, I have helped him twenty times. If I stand him up, he is like an empty bag and down he goes; and if I fill him up, he is as limpsy as before, and down he goes again.' Now, the truth is, you inherited the excellences which make you so much superior to him. They were never bestowed on him, either by inheritance or training. He was made as he is. He could no more do as you do, unaided, than a mowing-machine could cut grass without being drawn. And you, who do well by an imperious necessity, unjustly stand over against him who never does well, to criticize, and annoy, and blame him, and finally to cast him off and get rid of him, saying, 'I cannot stand it any longer.' Every man who is strong ought to have buttoned to him one or two of these shiftless men, that he, having organized power, may take care of them, they having it not."

Generally, we may remark, a successful man has more than one or two "shiftless" persons buttoned to him.

9. What is an acceptable definition of wealth?

According to some political economists every commodity which has an exchange value is wealth; and according to Locke, riches do not consist in having more of these commodities, but in having more in proportion, than our neighbors. Riches, therefore, are comparative, and wealth a relative term. What is wealth in one country may be nothing in another. Thus, coal, which is one of the most valuable of commodities in the United States and in England, is nothing but "black stones" in Eastern countries, where there is no demand for coal, or facilities for

transporting it. Water, ordinarily, is not wealth, but in cities, or wherever people are willing to pay for its use, it may yield large annual revenues. Land may be wealth, or not, according to location, for there are wild lands so situated that the more a man owns of them the worse off he is.

10. What are the sources of every species of wealth?

Labor, land, and capital; or in other words, labor applied to appropriate natural agents, with a fund reserved from consumption, to support the laborer while engaged in future production. Those who have appropriated land receive a remuneration in the form of *rent*, when they permit others to use the land which is appropriated. Those who apply their labor to the production of wealth receive *wages* as a reward for their physical exertion; and *profits* denote the remuneration which those receive who supply the remaining requisite of production, namely, *Capital*. "As capital is the result of saving, the owner of capital exercises forbearance when he saves his wealth instead of spending it; profits are therefore the reward of abstinence, in the same manner that wages are the reward of physical exertion. If an individual invests a certain sum in any productive employment, his profits will consist of the entire surplus which remains after the capital has been replaced."

11. Is there any natural or well-founded antagonism between the interests of the classes who receive profits and those who receive wages?

None whatever. Capital and labor are necessary to each other, for unless they are united and combined there can be neither wages nor profits. When capital earns large

profits there is an increased demand for labor, and the greater the demand for labor the greater its rewards, or in other words, the higher the wages; therefore laborers, as such, are directly interested in promoting the prosperity of the owners of capital. Again, as capital increases in a community the current rate of interest for its use tends to decline, and a decline in the rate of interest tends to stimulate enterprise and enlarge industrial operations, which in turn increase the demand for labor and advance wages. Capitalists, on the other hand, are interested in promoting the prosperity of labor, for well-paid laborers consume more, both of agricultural produce and manufactured fabrics, than those poorly paid, and high wages tend to make workmen more intelligent, industrious, and efficient agents of production, whereby the aggregate of products and of profits is enlarged. All legitimate interests, if intelligently viewed, are in harmony, but none more strikingly so than Capital and Labor.

12. What is the supreme regulator of all classes of men in all their various relations in society?

LAW; which has been called by Burke the pride of the human intellect, the collected reason of ages, combining the principles of original justice with the infinite variety of human affairs. In business the law is so intimately interwoven with its rules and customs that it is difficult to distinguish cause and effect, and a man who knows all commercial usages may be said to know the laws of commerce.

All the laws which govern men in their business relations may be divided into three classes: *moral laws*, of which the penalty is the displeasure of the Creator; *municipal laws*, which prescribe their own penalty; and

the *laws of honor*, of which the penalty is the loss of reputation among honorable men.

13. What is meant by MORAL LAWS as applied to the regulation of human actions?

All those principles of eternal and immutable justice which the Creator of the universe has prescribed and revealed, either through the Holy Scriptures, or in nature, antecedent to any positive precept. Justinian has reduced the whole doctrine of the moral law, so far as it applies to the conduct of human actions, to three general precepts: to live decorously, to do no one any hurt, and to give every one his due. Natural and revealed law, being dictated by God himself, is superior in obligation to any other, and no human laws are of any validity, if contrary to natural justice.

14. What is the origin of MUNICIPAL LAWS?

Municipal law is defined by Blackstone to be "a rule of conduct prescribed by the supreme power in a State, commanding what is right, and prohibiting what is wrong." It differs from moral law in the fact that it derives its force and binding obligation from the consent of the people. When the people wish to change or abolish one of their municipal laws they have the right to do so, but they have no power to change a moral law. This consent, when expressed in writing, through the people's representatives, duly empowered to act in their behalf for the purpose, gives rise to what are called *statute laws*, and when expressed in the decisions of regularly authorized courts, confirming as law immemorial usages or principles accepted as maxims or the statutes of other countries, constitutes what is known as the *common law*.

15. What compose the statute laws of the United States?

First the Constitution of the United States, which is the supreme law of the land, and any law made in contravention of the express declarations of the Constitution is, for that reason, *ipso facto* void. Then the acts passed by the Congress of the United States, and the treaties made with foreign governments. The Constitutions of the several States, and the acts passed by the State Legislatures since their organization, and unrepealed, are statute laws within the limits of the respective States.

16. Of what does the common law of the United States consist?

In the first place, of all the law of England, whether statute or common there, which was in force at the time of the Declaration of Independence, and recognized by our courts, and which has not been repealed or disused. And next, of all those universal usages and maxims which the courts have recognized as having among us the force of law. In fact, the whole superstructure of legal science, both in England and the United States, rests upon certain fundamental common law maxims, like the following:

Every man's house is his castle; and, therefore, even an officer of the law is not permitted to break open the outer door to serve any process, writ, or execution against the owner, except where a felony or misdemeanor has been committed, and then, only after stating the cause of his coming and demanding admission.

The owner of the soil has an exclusive right to it, from the centre of the earth even to the skies; and consequently he may build as high, and dig as deep, as his heart desires, and means allow. But there is another maxim which

enjoins upon *every one to use his own property so as not to injure another's*; and if in building up he obstruct ancient lights and windows, or in digging down he carelessly undermine his neighbor's wall, an action will lie.

Another common law maxim is, *the good of the individual must yield to that of the community*; which justifies, for instance, the pulling down of a private house in order to arrest the progress of a general conflagration. Another is, *an act of God shall affect no one injuriously*; which means that a man disabled, by act of Providence, from performing his contract, or discharging a duty, shall not be compelled to suffer therefor by act of law.

Ignorance of a material fact may excuse, but *ignorance of the law will not excuse a person from the legal consequences of his conduct*; consequently, a man who pays a debt for which he is not legally liable, as, for instance, one barred by the statute of limitations, cannot recover back the money again by law. The common law has also adopted as one of its fundamental principles, that *the public good requires there must be an end of litigation*; consequently, in civil cases, after a final judgment obtained in a court of competent jurisdiction, neither of the parties to the suit can reopen the matter in dispute by commencing another action upon it. The previous decision must be regarded as conclusive between the same parties.

17. What is meant by the LAW-MERCHANT?

It is that branch of the law which is founded partly on statutory enactments, but principally upon those well-established usages of merchants which have been adopted, sanctioned, and confirmed by courts. A large proportion of the law of shipping, and of insurance, and nearly all the peculiar rules relating to promissory notes and bills of

exchange, belong to the law-merchant. The courts have always acknowledged that a custom of merchants, if it were proved to be so nearly universal and so long established that it must be considered that all merchants know it and make their bargains with reference to it, constitutes a part of the common law, known as the law-merchant.

18. What is meant by the laws of HONOR with reference to mercantile transactions?

All those unwritten rules of conduct originating in a nice sense of what is right, just, and true, which honorable men observe in their intercourse with each other, but which courts are powerless to enforce. All the wide ramifications of credit rest more upon men's confidence in the honor of their fellow-men, than upon the expectation that the law will afford redress for a breach of faith. Honor is the foster-parent of credit, and, without its influence, business would degenerate into petty traffic, and society retrograde towards barbarism. No one would trust his property in the hands of another, looking alone to the help afforded by courts of law to recover it again. A breach of honorable conduct, therefore, in business should be punished by perpetual social ostracism.

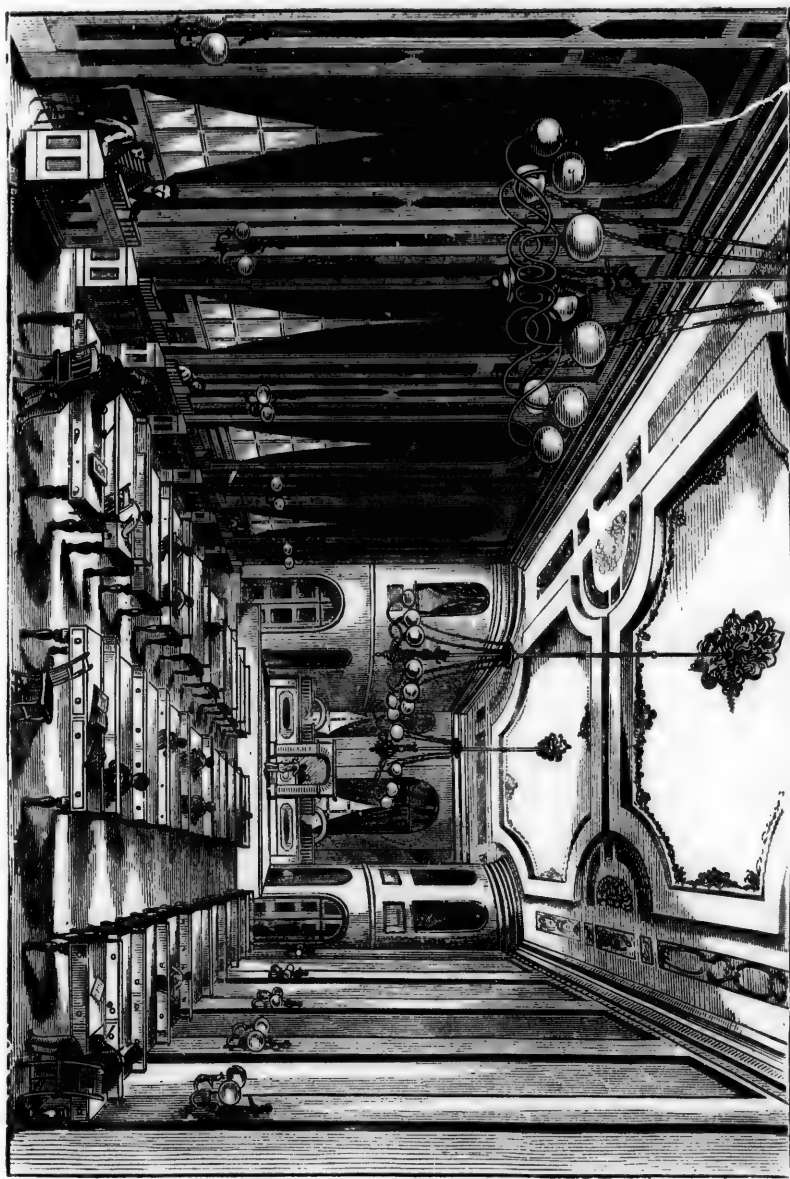
"It ought to tempt one," says Chalmers, "to be proud of his species, when he looks upon the faith reposed in a merchant by a distant correspondent, who, without one other hold of him than his *honor*, confides to him the wealth of a whole flotilla, and sleeps in the confidence that it is safe. It is, indeed, an animating thought, amid the gloom of a world's depravity, when we behold the credit which one man puts in another, though separated by seas and continents; when he fixes the anchor of a sure and steady dependence on the reputed faith of one whom he

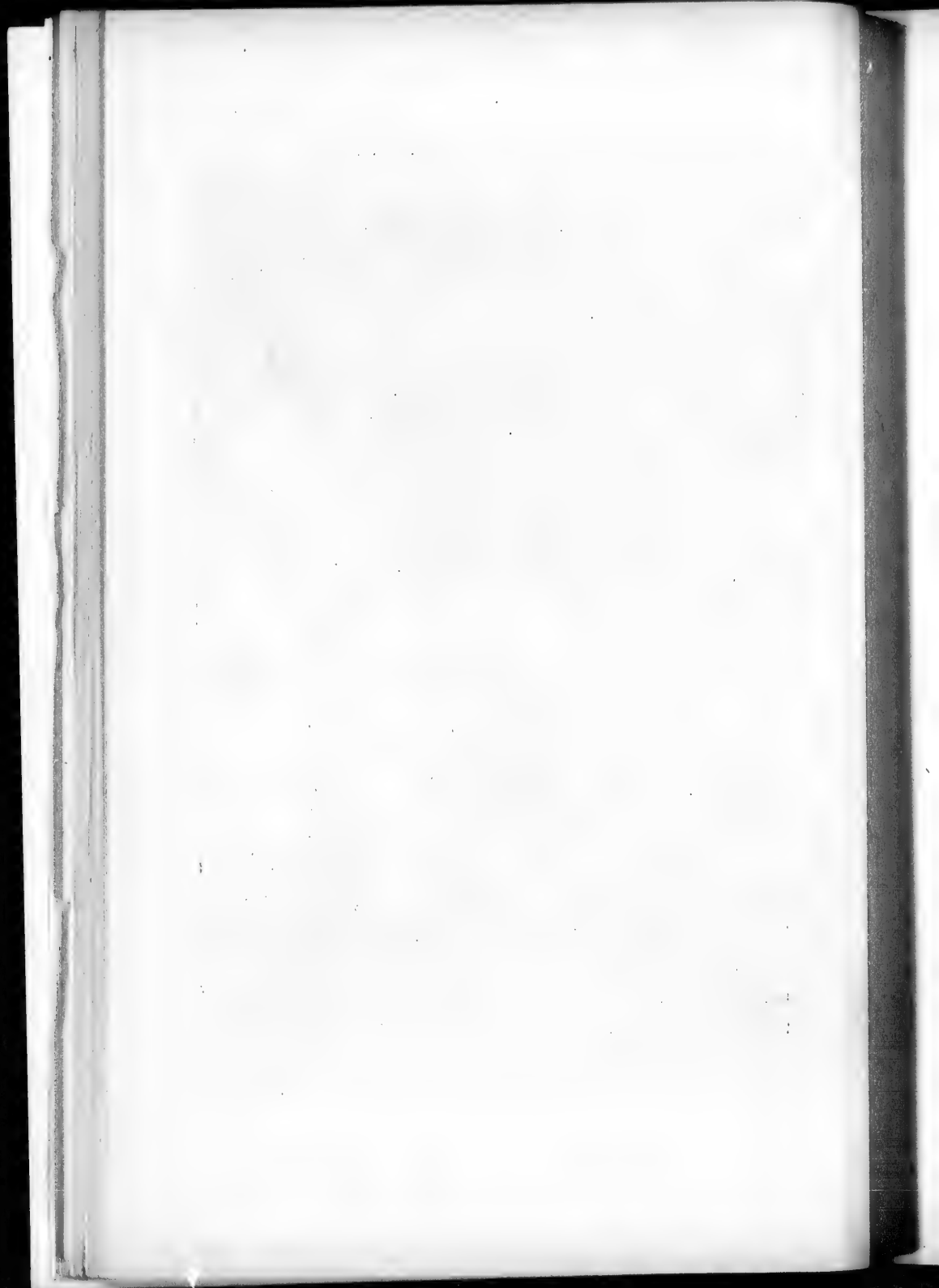
never saw ; when with all his fears for the treachery of the various elements through which his property must pass, he knows that, should it arrive at the door of his agent, his fears and suspicions may be at an end. We know nothing finer than such an act of homage from one being to another, when perhaps the diameter of a globe is between them ; nor do we think that either the renown of her victories, or the wisdom of her counsels, so signalizes the country in which we live as does the honorable conduct of her merchants, or the awarded confidence of those men of all tribes, and colors, and languages, who look to our agency for the faithfulness of all management, and to our keeping for the most inviolable of all custody."



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INTERIOR OF A BUSINESS COLLEGE.





CHAPTER II.

THE BEST EDUCATION FOR A BUSINESS MAN.

"He who resolves upon any great end, by that very resolution has scaled the great barriers to it; and he who seizes the grand idea of self-cultivation, and solemnly resolves upon it, will find that idea, that resolution burning like fire within him, and ever putting him upon his own improvement. He will find it removing difficulties; searching out, or making means; giving courage for despondency, and strength for weakness."—ANON.

19. HAT should be the leading idea adhered to in the education of a youth designed for business pursuits?

To draw out, develop, train, and educate those faculties which distinguish the accomplished man of business. A business man needs physical vigor and strong nerves, and the body should, therefore, be early developed. A business man should be able to read well, spell correctly, write plainly, and compute quickly and accurately; therefore a youth should be taught reading, spelling, writing, and arithmetic. A business man needs acute senses and a retentive memory; therefore the senses and the memory should be educated. A business man should have business habits; therefore a youth should be trained to industry, system, punctuality, and perseverance. A business man must be decided in character, yet courteous in manner; a youth should, therefore, cultivate self-reliance, presence of mind, and politeness. A business man needs sharpness

and versatility of intellect more than profound learning ; therefore there should be nothing in the plan of education which has a tendency to produce vacillation or excessive prudence, originating in excessive thought. A business man is all the time concerned with money ; therefore a youth should be early taught to know the use and value of money, and practised in self-denial. Let us consider these points ; first :

20. How can physical vigor be attained ?

By physical exercise. The muscles of the human body need exercise as their food, as much as the stomach needs bread and meat, and without it they shrink and carry down the intellectual as well as the physical powers. Firmness of purpose and ability to perform great deeds are rarely, if ever, found in a puny and effeminate body. No plan of education, however comprehensive, is complete that does not include a provision for daily physical exercise. It has been truly said that health is a large ingredient in what the world calls talent, and that the first requisite to success in life is to be a good animal.

21. Why is a knowledge of the elementary branches of learning essential in a business education ?

Because not to know how to read, write, spell and cipher, in this age, is a disgrace to any man. Undoubtedly there have been men who were remarkably successful in getting money, and yet unable to read or write, as there are others who have drawn fortunes in lotteries, but these are exceptional and by no means accomplished business men. Besides a large portion of the world's business is now carried on by correspondence, and to be able to write a good business letter is a passport to the favor of men

whose good opinion is worth having. It is said of Mr. Shipley, late of Brown, Shipley & Co., of Philadelphia, New York and Liverpool, that while a clerk in their Philadelphia house, he wrote letters to the Liverpool branch so admirable in penmanship and style that the firm had him transferred to that city, where he rapidly rose in favor, was admitted to a partnership, and retired with a large fortune.

One of the points which sometimes even accomplished penmen neglect is—punctuation. The value of this is illustrated by the following item of practical experience :

A merchant in San Francisco telegraphed to another in Sacramento—"Am offered 10,000 bushels wheat on your account at \$1.00. Shall I buy, or is it too high?" The reply came: "No price too 'high;" when he intended to say, "No. Price too high." The omission of the period cost the Sacramento merchant a thousand dollars.*

* In the beginning of the present century, and before a young man, who wished to become a merchant, was trained systematically, and took his regular degrees, he was first put to delivering goods from the store, and taking accounts of the marks and the number of the packages. He was also obliged to keep correct accounts of such as he received in store as well as delivered to purchasers. In-doors he was obliged to copy letters and practise writing month after month, until he was capable of writing, rapidly and correctly, "that grand old round commercial hand we see in ancient books or documents; such as John Hancock used when he signed the Declaration of Independence, for he was a merchant, and had been regularly brought up to business." When a clerk could do that correctly and neatly without making an error or a blot, he was promoted to making duplicates of letters to go by the packet ships. Then he was promoted to copying accounts. Next he was trusted with the responsible duty of making out these accounts. All was a perfect system. One clerk instructed and inspected the work of another. A bookkeeper was formerly a much more important personage than now, but even now he is treated with great consideration by old commercial firms.

22. What may be said of Chemistry as a practical study?

Chemistry should receive especial attention in a course of practical education. As the profits in the old channels of business become more and more reduced by competition and other causes, we must look to chemistry to discover new mines of wealth; as fertile land becomes scarcer, we must look to chemistry to teach us how to cultivate the field and the garden so as to secure the utmost in quantity, and the best in quality, of their inestimable productions. "The annals of one of the early revolutions in France furnish a remarkable instance of the resources of chemistry in time of difficulty. The ports of France were blockaded; her commerce, on which she depended for her supplies of saltpetre, was interrupted; her manufactories were idle, and her soldiers useless for want of ammunition. In this distress, the ministers called upon the chemists to devise some means of relief, and they quickly informed them of the immense quantities of saltpetre which nature had deposited in her bosom; and that animal and vegetable substances, the refuse of cow-houses and aviaries, would yield still greater quantities."

23. Is Mathematics especially to be commended to business students?

It has been observed that those who have been most distinguished in practical affairs have also been noted for their love of mathematical studies. Bonaparte was an eminent example. Of those who have attained eminence in the law in England, a large proportion have graduated from the University of Cambridge, which is celebrated for the cultivation of mathematical studies. "Mathematics," says Dr. Barrows, "deliver us from a credulous simplicity,

and most strongly fortify us against the vanity of skepticism; they effectually restrain us from a rash presumption, most easily incline us to a due assent, and perfectly subject us to the government of right reason."

24. What foreign languages are most likely to be found useful in a business life?

The German, Spanish and French. A large proportion of the most thrifty citizens and reliable traders in the United States, and even in England, are of German descent, and to converse with them in their native tongue is the readiest way of gaining their confidence. Adjacent to the United States, are populous countries and wealthy islands which were settled principally by Spaniards, and all who intend to trade with Cuba, Mexico, or the South American ports will find a knowledge of the Spanish language useful to them. French should be studied, if for no other reason than because it is the court language of the world.

25. Are the arts of design and drawing worthy of attention by youths who have not time to learn everything?

The opinion has been expressed that a ploughman would turn a truer furrow, and a hedger and ditcher would make straighter and better work, for knowing how to hold a pencil and draw a line with it. Lord Arundel, according to Evelyn, thought that one who could not design a little would not make an honest man. Expressions still more extravagant have been indulged in by those who have felt keenly the neglect with which the ornamental arts have been treated in the schools and universities, both in England and the United States. The great exhibitions of the world's products, that have been held at various places, have shown

that the English speaking countries, while ahead in ingenuity and mechanical skill, are far behind others in the ability to give their manufactures an attractive form. The English, though themselves far inferior to the French in all that relates to ornamental art, are accustomed to sneer at Americans for their deficiency in this respect. "The Anglo-American," said the *London Art Journal*, "seems the only nation in whom a love of ornament is not inherent. The Yankee whittles a stick, but his cuttings never take a decorative form; his activity vents itself in destroying, not in ornamenting; he can invent an elegant sewing-machine, but not a Jacquard loom; an electric telegraph, but not an embroidering machine." Whether this be over-colored or not, it is certain, as some one has remarked, it would be far better, if a choice must necessarily be made, for a child to know something of form and how to express its just proportions, than the attainment of a little Greek and Latin: for, if intended for anything short of the learned professions, a knowledge of the dead languages will avail little, whereas a knowledge of drawing will be useful in any position in life.

26. Are the senses susceptible of cultivation?

To an extraordinary degree. Artisans, not distinguished for any superiority of intellect, have by patient exercise brought some of their senses to a degree of perfection truly astonishing. Wool-sorters can return, to the receptacle whence it came, every one of sixteen samples of wool taken indiscriminately from the bins. Tea-experts can distinguish by the taste any quality of tea from all others in the market. It is fortunate that the exercise of the senses is naturally pleasurable to children, and their cultivation may therefore be commenced at an early age. A

child will become remarkably expert in distinguishing smell, color, taste, and the touch of various things, if he have a supply of visible and tangible objects on which to exert his attention.

27. How can the faculty of Memory be cultivated and improved?

Memory, like the senses, can be cultivated to an astonishing degree of readiness by exercise and attention. Henry Clay owed a large share of his personal popularity to the fact that having once been introduced to a man, he remembered him, and, though he had not seen him again for years, could address him by name. It is said that the late Thomas Brassey, the noted English railway contractor, could carry in his mind all the details of cost as they were given him by the engineers, the bridges, the culverts, the quantities of masonry, the different cuttings, the cost of the rails at the station and on the line, and in a few minutes, without the aid of pen or pencil, could arrive at the approximate cost of the line per mile, and that his conclusions were rarely ever found to be wrong when the subject-matter was the construction of a railway. Arthur Helps, in his biography of Brassey, remarks :

"I think it may be observed that all the men who have great powers of mental calculation, or who, as lawyers, statesmen, men of business or authors, show great readiness in speech or action, or vast memory as regards facts, have made it a rule, or at any rate a practice, to rely upon that memory alone, and have not indulged in much writing of notes to subserve the memory. If I am right in this statement, and I have many memorable examples, such as the late Lord Lyndhurst and the late Baron Rothschild, to adduce in my favor, it would indicate that in youth

great pains should be taken to cultivate the services of that most admirable friend and servant, the memory."*

28. Can decision of character be developed by education?

Decision of mind is regarded by metaphysicians as one of the primary powers in man, and where nature has denied it as a gift, it cannot be created by education. But

* The disadvantage of a defective memory in business men, and the means by which it may be improved, have been illustrated thus:

How often do we have to say, and hear others say, "Your face, sir, is quite familiar to me, but I must ask your pardon that I can't recall your name?" Now, this is never agreeable to the person addressed. No matter how sensible we consider ourselves to be, and no matter how well we know that we forget similarly ourselves, our vanity is always a little wounded, and we unconsciously think that at any rate he might have remembered *me*. If we came intending to buy a bill of goods, it is very possible that we will conclude to "look elsewhere before buying," which means that a seller with quicker memory will get our custom. On the contrary, it makes a highly agreeable impression when a man who has not seen us but once or twice, and who is not expecting us, meets us promptly as we enter his store with—"Why, Mr.—, how do you do? Glad to see you. When did you leave Alexandria?" We feel at once that we have made an impression on that man, and

have occupied his thoughts since we met. *He* appreciates us at our proper value.

Young men will find the cultivation of this faculty of more money value than they can now estimate. When introduced to a person, always ascertain the name distinctly and its orthography. Such attention is rather gratifying than otherwise; whereas, to mis-pronounce a name or to spell it falsely, is with many an unpardonable sin. Then in conversation, make it a rule to notice your new acquaintance closely, fix his features clearly in your mind, and note the sound of his voice or any peculiarity of gait or demeanor. Afterwards, when you write his name on your books or in a letter, summon up his features and peculiarities in connection with it. Go over your list of customers occasionally with this object in view, and associate each with his residence. The habit you will thus acquire will soon become mechanical, and in time you may rival Mithridates, the ancient king of Pontus, who, it is said, could address by name every soldier in his army of 30,000 men.

it has been wisely remarked that it is probable every man possesses a germ of this quality which can be cultivated by favorable circumstances, and by method and order in the prosecution of his duties and tasks he may by habit greatly augment his will-power, or beget a frame of mind so nearly resembling resolution that it would be difficult to distinguish between the two. John Foster has written a whole volume on decision of character, and as Chalmers remarked that he wrote it at the rate of a line a week, all the while hard at work, it may be worth perusal by those who are conscious that they are lacking in resolution and will-power.

[A vacillating man, no matter what his abilities, is invariably pushed to the wall in the race of life by a determined will. It is he who resolves to succeed, and who at every fresh rebuff begins resolutely again, that reaches the goal. The shores of fortune are covered with the stranded wrecks of men of brilliant ability, but who have wanted courage, faith and decision, and have therefore perished in sight of more resolute but less capable adventurers, who succeeded in making port. Hundreds of men go to their graves in obscurity, who have been obscure only because they lacked the pluck to make a first effort; and who, could they only have resolved to begin, would have astonished the world by their achievements and successes. The fact is, as Sydney Smith has well said, that in order to do anything in this world that is worth doing, we must not stand shivering on the bank, and thinking of the cold and the danger, but jump in and scramble through as well as we can.]

29. What may be said of courtesy and good manners in educating youths to be business men?

"Give a boy address and accomplishments," says Emerson, "and you give him the mastery of palaces and fortunes wherever he goes; he has not the trouble of earning or owning them; they solicit him to enter and possess." "You had better," wrote Lord Chesterfield to his natural son, "return a dropped fan genteelly than give a thousand pounds awkwardly; and you had better refuse a favor gracefully than grant it clumsily. All your Greek can never advance you from secretary to envoy, or from envoy to ambassador; but your address, your air, your manner, if good, may." Chesterfield wrote three volumes of letters to his son on the importance of manner as an aid to advancement in political life, but did not succeed in overcoming his natural awkwardness. Politeness or courtesy of manner has a thousand advantages, but one of the most important is, that it enables a man, without giving offence, to say "No," to a request which he should not grant, and which is one of the most difficult of things for a man with a kind heart to do, and yet often one of the most important. It is related of the Duke of Marlborough that to be denied a favor by him was more pleasing than to receive one from another man. Politeness also is a foil to the attacks of rude and boorish persons which they cannot understand or penetrate. It is said bees will not sting a person whose skin is smeared with honey.*

* It is a matter of daily observation that the Jews are more successful in money-getting than any other people. As rich as a Jew, is a proverb. How to account for this—to what cause to ascribe it—has no doubt been a puzzle with many. If the following statement be correct, there is no difficulty in accounting for it: "The politest people in the world are not the French, the English, the American, the Italian, nor the German, but the Jewish. For the Jews are maltreated and reviled, and despoiled of their civil privileges, and their social rights; yet are they everywhere polite, affable, insinuating,

In this connection we may remark that when a youth is emerging into manhood, a certain amount of social intercourse, if it be of the right kind, will be of advantage in forming his manners, and also in forming acquaintanceships that may be useful to him in after life. A late writer remarks, if you do nothing more than assert your individuality—make yourself a living presence among men, instead of a myth, a *stat nominis umbra*—you may be sure that you have done something. Am I more or less likely to read your book, or to buy your picture, or to say a good word for you, if I have a chance, to some man in authority, for sitting next to you at our friend Robinson's and thinking you a pleasant fellow?

30. What may be called the sum of all practical education so far as it relates to disposition aside from intellect?

To attain complete self-control, especially control of the temper. It is the experience of every one that the greatest hindrances in the conduct of business are not the difficulties which are inherent in the business itself; but those which arise from the prejudices, tempers and vanities—especially the tempers—of the men who have to manage it. A large proportion of the lawsuits—and lawsuits are generally losses—have their origin in uncontrolled temper, and so serious and widespread is the evil of a defective education in this respect, that the standard by which an

and condescending. They are remarkable for their industry and perseverance; indulge in few or no recriminations; are faithful to old associations; more respectful of the prejudices of others than these are of theirs; not more worldly-minded

and money-loving than people generally are; and everything considered, they surpass all nations in courtesy, affability, and forbearance. Few persons excel in address a bright and polished Jew. There is no rusticity among that people."

accomplished business man is judged should be, not his dexterity in bargaining, but the mastery he has attained over his temper. The Quakers, as a class, are remarkable for their success in business, and also for their self-control, and one of them has revealed one of the methods by which this mastery may be attained. He was asked by a merchant whom he had conquered by his patience how he had been able to bear his abuse, and replied: "Friend, I will tell thee. I was naturally as hot and violent as thou art. I knew that to indulge this temper was sinful, and I also found it unprofitable. I observed that men in a passion always speak loud; and I thought that if I could control my voice, I should repress my passion. I have therefore *made it a rule never to let my voice rise above a certain key*, and by a careful observance of this rule, I have, by the blessing of God, entirely mastered my natural tongue."

31. What is the best method to adopt in order to teach a child the use and value of money?

The seeds of fortune, it has been said, if sown to grow, must be sown early, and the sooner the lesson of economy, self-denial, prudence and skill in handling money is learned, the earlier it can be put in practice. Some of our most successful traders were in their early boyhood what are called "street Arabs," and in the rough school of the street, selling newspapers and blacking boots, learned the art of trading, and sharpened their wits for their work in after-life. Davies advises parents to allow both their sons and their daughters, when they have attained the age of twelve, an annual stipend, and require them to make the purchases themselves of every article of clothing they may need, under parental supervision, and also pay for their subsistence, keeping a systematic and exact account of

every expenditure.* In this way, at every step in his career, from the day he is twelve years old until he is twenty-one, a boy would acquire some useful and practical knowl-

* Peter Embury, a wealthy grocer of New York, seems to have adopted a plan similar to this in his education of his sons, for in answer to Mayor Hone's inquiry how it was that his sons all turned out well, while his own did not answer his expectations, replied as follows:

"You are a fashionable man, and you have a fashionable family, and you have brought up your children in the fashionable school. I have brought up mine to work, to take care of themselves. They are all employed, but they all board at home. I make them pay me board just as regularly as if they were entire strangers. If they want money, I lend it to them, and take their notes for the amounts, with an understanding that they pay those notes to me when due, the same as if they had been placed in bank for collection. They pay those notes. I make them know that they must take care of themselves as I did of myself when I was a boy, and when young.

"As I said, my boys board with me. I live plainly. I feed them on good food, but I never have any wines or liquors on the table—never—thus my boys never get a taste of it, never hanker after it. I live plain and eat honest food, and by example in eating and drinking,

I inculcate honest and healthy precepts into the minds of my boys. Now I have given you my method of bringing up a lot of boys. Let me tell you what you have done. You are fashionable. You hold a high position in the community, as you deserve to do; but, my friend Hone, you have done as hundreds of rich and prosperous men have done. You have brought your sons up under greatly mistaken ideas if you wished to make men of them. They lived with you. You had upon your table, every day, the choicest wines that money could procure. They joined in drinking healths day after day, and remained at the table for hours when they should have been attending to business. You taught them this. Is it strange that by such examples they should have been taught how to spend money, or that they should be anything else than what they are? Stern industry, friend Hone, is all that can rectify in your children the faults and follies of the home education you have given them."

"You are right, old friend; but your advice is too late for me to profit by it. Everybody should hear your experience. Here is where I have failed in my family," replied Mr. Hone.

edge, and though he may fail a few times before he is of age, this may prevent heavier and more serious failures in later years.

32. In view of the qualifications required, is a *collegiate education* to be recommended to those designed for business pursuits?

We doubt whether among the prominent business men of the United States, who are the architects of their own fortunes, a half-dozen can be mentioned who are graduates of any college. A university education may be of advantage to professional and literary men, but it seems to dwarf and cripple the energies of those whose lives are to be spent in action more than in study. The Hon. George S. Hilliard has remarked, "So far as my observation goes, I should say that one-quarter, at least, of the young men educated at our colleges leave them with impaired health. From the recluse life he has led, he is likely to have awkward manners, and an unprepossessing address. From not having been trained to self-control, he is perhaps impatient of contradiction, and needlessly sensitive. He is probably conceited, possibly pedantic, and pretty sure to want that sixth sense which is called *tact*. He knows much of books, but little of men or life; and from mere confusion of mind, incurs the reproach of weakness of character." A writer in the *London Times* is still more severe in his description of the average young man who takes the first honors at college, and says, "At sea he is a landlubber, in the country a cockney, in town a greenhorn, in science an ignoramus, in business a simpleton, in pleasure a milksop—everywhere out of his element, everywhere at sea, or in the clouds adrift."

When the English were constructing railways in Den-

mark, under the superintendence of military engineers who had been educated in the Polytechnic School of Copenhagen, it was found that these young men, though highly educated, were utterly ignorant of the world, and, like children, wholly unable to form a judgment, or come to a decision. In every difficulty they wanted to inquire and to investigate, and they never came to a result. There was one, however, who was an exception to the Danes generally, and extremely energetic and decided; and Mr. Rowan, one of the English sub-contractors, said to him, "My friend, will you tell me why it is you are so different from all your countrymen?" "Yes," he said, "because I learned my business in Liverpool." "Will you go further, and tell me where is the difference between Liverpool and Copenhagen?" He said, "I will tell you in one word. If I had been learning my business here, and I came to a difficulty, I should go straight to one of my superiors in the office, and he would take a great deal of trouble to tell me how to get over the difficulty, and show me how it should be done. But when I was in an office in Liverpool and I came to a difficulty, and went to my superior there, and asked him to explain it to me, he said, 'Don't bother me about it, find it out.' And," he added, "*that is the secret.*"

Within the last quarter of a century schools called Commercial Colleges have been established in all the principal cities, which are designed to give students an insight into the routine of commercial operations, which formerly was only attainable by an apprenticeship in a counting-house. They are the nucleus of what are destined to be the true business man's college. Though the course of study is now not so comprehensive as it will be when rich men endow the professorships, they impart precisely

that kind of information which is needed in practical affairs. While they are especially intended for the instruction of those who propose to engage in trade and commerce, they are a good school where farmers and mechanics may learn what they especially need ;—the best method of keeping accounts, improved penmanship, and the value of order and system, and those intended for the professions may obtain in them an insight into the practical operation of business affairs.*

All education that is of any value is self-education. As well attempt to fill a barrel with the spigot open as to pour knowledge *into* a pupil's mind. All that books or teachers can do is to aid in the work of self-cultivation. An outline of a plan of education that would seem best adapted to make a bright and accomplished business man would be, first, the primary studies under the tuition of a good-tempered, sensible, and intelligent woman, who understands the kindergarten system, or teaching by play ; secondly, the severer studies, as mathematics, surveying, navigation, natural, mental, and moral philosophy, geography and history, and the modern languages, in a private seminary, presided over by men fitted by nature to be teachers, such as the Jesuit fathers who turned out the most accomplished

* "A lawyer in a commercial city," writes the Hon. John Freedly, himself a successful lawyer, "must not only be a merchant, a mechanic, a navigator, a seaman so far as navigation and an acquaintance with the different parts of a vessel are concerned, but must also be able to read, speak, and translate the different languages in use in the different parts of the commercial world. No man can try a case and do it justice unless he is perfectly master of the matter to which the dispute relates. Hence I have observed that those persons who have spent some time in business, either mercantile or mechanical, previous to studying law, generally succeed best in obtaining practice."

men the world ever had, and who taught more by their conversation than from books; thirdly, a course of instruction in one of the commercial colleges in connection with an apprenticeship in a counting-house; and lastly, a course of study in a law school, where he is likely to come in contact with superior minds and acquire that sort of knowledge without which a man cannot perform his part well, or even live safely in society. "I would have every man," says Bacon, "know as much law as would enable him to keep himself out of it."

Where the student is expected to fill the very highest positions in the business world, his education may be more complete than this, or liberal, as it is called, and perfected by foreign travel.

A few words to young men who must make their own way in the world without parental aid or instruction.

I. If you are conscious that you are not thoroughly honest, do not think of engaging in any mercantile pursuit. If you cannot handle money without feeling an inclination to appropriate some of it, select some trade where you will not be exposed to temptation. Preachers sometimes utter wise practical remarks, and the Rev. J. W. Alexander gave excellent advice when he said: "No young man ought to look forward to a life of business, if he is conscious that it is hard for him to be honest in the smallest matters. If he would defraud his sisters, or brothers, if he would take more than his share in a division, if he ever conceals what falls in his way without actually stealing it at the time, he ought never to go into business. When property is passing through your hands continually, when it is so easy to overcharge here and there, to clip a little here and there, to use

what is in your hands with the intention of repaying it, you ought to be very careful to be honest to a mill."

II. In seeking a situation as boy in an office or store, remember that manner and appearance are of more importance than letters of recommendation. Experienced men are accustomed to regard externals as indicative of character and form a favorable or unfavorable opinion from slight circumstances. A gentleman advertised for a boy to assist him in his office, and nearly fifty applicants presented themselves to him. Out of the whole number he in a short time selected one, and dismissed the rest. "I should like to know," said a friend, "on what ground you selected that boy, who had not a single recommendation?" "You are mistaken," said the gentleman, "he had a great many. He wiped his feet when he came in, and closed the door after him, showing that he was careful. He gave up his seat instantly to that lame old man, showing that he was kind and thoughtful. He took off his cap when he came in, and answered my questions promptly and respectfully, showing that he was polite and gentlemanly. He picked up the book which I had purposely laid upon the floor, and replaced it on the table, while all the rest stepped over it, or shoved it aside; and he waited quietly for his turn, instead of pushing and crowding, showing that he was honest and orderly. When I talked to him, I noticed that his clothes were carefully brushed, his hair in nice order, and his teeth as white as milk; and when he wrote his name, I noticed that his finger-nails were clean, instead of being tipped with jet, like that handsome little fellow's, in the blue jacket. Don't you call those letters of recommendation? I do; and I would give more for what I can tell about a boy by using my eyes ten minutes, than for all the fine letters he can bring me."

III. In seeking a situation to learn business, either as apprentice or clerk, endeavor to obtain one with a merchant or firm having a good reputation for integrity. Some mercantile houses are corrupt throughout, from the senior partner to the porter, and all who enter their portals become morally diseased. No amount of wages will compensate a young man for the loss of his moral health. On the other hand it has been noticed that the clerks of some merchants and the apprentices of some master mechanics always turn out well, and make valuable men, and a situation in a house having a reputation of this kind is an augury of future prosperity.

IV. When a situation has been obtained, do not be afraid of work or stand too much upon dignity in obeying requests not strictly within the line of your prescribed duties. It has been remarked that country boys, especially New England boys, who come to the cities of New York and Philadelphia, succeed oftener in becoming partners in large firms than the city-born boys, because they are more willing to make themselves useful and to do cheerfully whatever they are required to do.

["Take for instance," says Walter Barrett, "such a firm as Grinnell, Minturn & Co. In their counting-room, they have New York boys and New England boys. Moses H. Grinnell comes down in the morning and says to a New York boy: 'Charley, take my overcoat up to my house in Fifth avenue?' Mr. Charley takes the coat, mutters something about 'I'm not an errand boy. I came here to learn business,' and moves reluctantly. Mr. Grinnell sees it, and at the same time one of his New England clerks says, 'I'll take it up.' 'That is right, do so,' says Mr. G., and to himself he says, 'that boy is smart, will work,' and he gives him plenty to do. He gets promoted, gets the confidence

of the chief clerks and his employers, and eventually gets into the firm as a partner. It's so all over the city. It is so in nearly every store, counting-room or office. Outside boys get on faster than New York boys, owing to two reasons. One is, they are not afraid to work or to run of errands, and do cheerfully what they are told to do. A second reason is, they do their work quickly. A New York boy has many acquaintances; a New England boy has none, and is not called upon to stop and talk when sent out by the merchant."]

V. When a situation has been obtained, the great danger that confronts a young man is *evil associates*. An inexperienced stranger alone in a great city is surrounded with more of peril than a traveller in an unknown desert; and if he possess a lively disposition and social talents—can sing and dance well and tell a good story—he is likely to draw around him the gilded boa-constrictors of society who will envelop him in their coils, and eventually crush him. Looking only to present enjoyment and a relief from loneliness, the novice forgets that he is being judged by the company he keeps, and heeds not the warning—"better be chained to yellow fever or small pox than joined to a vicious companion." Besides, there are walking about the streets, or lying in wait for new arrivals, veritable vicegerents of the arch fiend himself, with their horns concealed under polished beavers, and their tails under broadcloth, and he who associates with them may prepare to take up his march if he escape the prison, and join the army of tilltappers, speculators, defaulters and ruined gamblers who are scattered over the territories and the Pacific slope, or cursing their folly in distant lands. Old merchants say there is much more dishonesty among clerks than ever becomes public. If it be asked where the safest

companionship can be found, it is probable no better answer can be given than to say in those circles that have their origin and centre in the Christian church. It is undoubtedly a grave defect in the arrangement of society in cities that there are no attractive places provided where the cabined occupants of dormitories in boarding houses may enjoy without cost literary, musical, dramatic and gymnastic entertainments, and at present the stranger is limited in his choice to the church or the theatre, the prayer meeting or the bar-room. Fortunate is he who from early training has acquired a taste for church associations, and especially fortunate is he who has cultivated a taste for reading, for then he can at all times walk with the wisest and enjoy the best of companionship.

"If I were to pray for a taste," says Sir John Herschel, "which should stand me in stead under every variety of circumstances, and be a source of happiness and cheerfulness to me through life and a shield against its ills, however things might go amiss and the world frown upon me, it would be a taste for reading. I speak it, of course, only as a worldly advantage, and not in the slightest degree as superseding or derogating from the higher office, and surer and stronger panoply of religious principles, but as a taste, an instrument, and a mode of pleasurable gratification. Give a man this taste, and the means of gratifying it, and you can hardly fail of making a happy man, unless, indeed, you put into his hands a most perverse selection of books. You place him in contact with the best society in every period of history; with the wisest, the wittiest, the tenderest, the bravest, the purest characters that have adorned humanity. You make him a denizen of all nations, a contemporary of all ages."

CHAPTER III.

BUSINESS HABITS AND MAXIMS.

"Like flakes of snow that fall unperceived upon the earth, the seemingly unimportant events of life succeed one another. As the snow gathers together, so are our *habits formed*: no single flake that is added to the pile produces a sensible change; no single action creates, however it may exhibit, a man's character; but as the tempest hurls the avalanche down the mountain and overwhelms the inhabitant and his habitation, so passion, acting upon the elements of mischief which pernicious habits have brought together by imperceptible accumulation, may overthrow the edifice of truth and virtue."—BENTHAM.

HABIT has been defined to be the doing of certain things, first by determination or thought, until the doing becomes so common, that it is done without a special thinking or resolution to do. In other words, it is the training of the faculties, by use, to such a degree of perfection in action that their labor is performed automatically.

Such was the power of habit over the minds of these illustrious persons, says Fielding, that Mr. Wild could not keep his hands out of the Count's pockets though he knew they were empty; nor could the Count abstain from palming a card, though he was well aware Mr. Wild had no money to pay him.

33. What is meant by HABITS OF BUSINESS?

Habits of business include six qualities—*Industry, arrangement or method, punctuality, accuracy, perseverance,*

and calculation or prudence. To these some writers add despatch and readiness, or ability to do things quickly and promptly, but this is rather a natural gift or accomplishment than an acquired habit.

34. What is the value of INDUSTRY as a habit?

Industry is the energetic engagement of body or mind in some useful employment. It is the opposite of the Indian's maxim, which says, "it is better to walk than to run, and better to stand still than to walk, and better to sit than to stand, and better to lie down than to sit." Industry is the secret of those grand results that fill the mind with wonder—the folios of the ancients, the pyramids of the Egyptians, those stupendous works of internal communication in our own country that bind the citizens of many different States in the bonds of harmony and interest. "There is no art or science," says Clarendon, "that is too difficult for industry to attain to; it is the gift of tongues, and makes a man understood and valued in all countries and by all nations; it is the philosopher's stone, that turns all metals and even stones into gold, and suffers no want to break into dwellings; it is the Northwest passage, that brings the merchant's ships as soon to him as he can desire; in a word, it conquers all enemies, and makes fortune itself pay contributions." The tendency of matter is to rest, and it requires an exercise of force or of will to overcome the *vis inertiae*. When a thing should be done, it must be done immediately, without parleying or delay. A repeated exercise of the will, in this way, will soon form the habit of industry.*

*This and other paragraphs in this chapter appeared in the first work of the author, and have been copied into other books and into many journals.

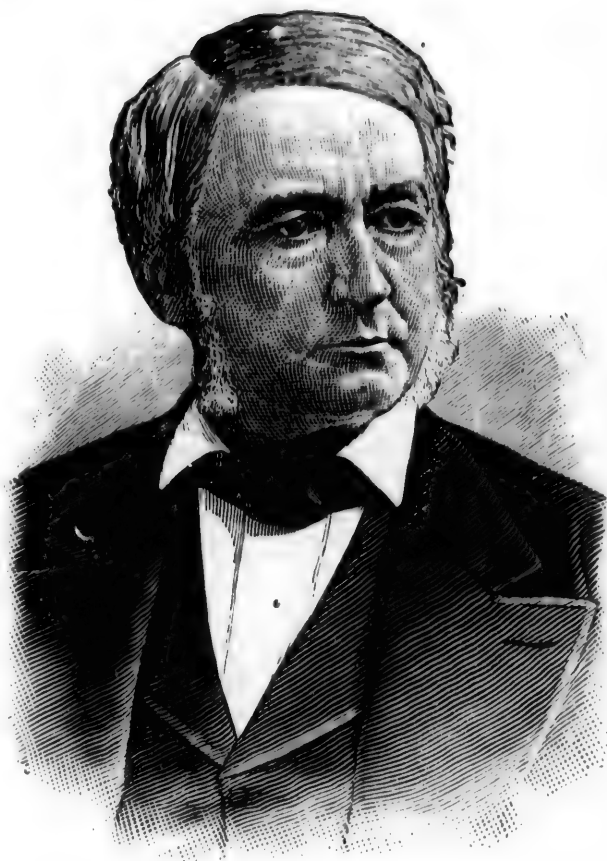
35. What is meant by ARRANGEMENT or METHOD?

Arrangement digests the matter that industry collects. It apportions time to duties, and keeps an exact register of its transactions; it has a post for every man, a place for every tool, a pigeon-hole for every paper, and a time for every settlement. A perfectly methodical man leaves his books, accounts, etc., in so complete a shape on going to bed that if he were to die during the night, everything could be perfectly understood. Jeremiah Evarts is represented to have been a model of industry and arrangement. A friend says, "During years of close observation in the bosom of his family, I never saw a day pass without his accomplishing more than he expected; and so regular was he in all his habits, that I knew to a moment when I should find him with his pen, and when with his tooth-brush in his hand; and so methodical and thorough that though his papers filled many shelves when closely tied up, there was not a paper among all his letters, correspondence, editorial matter, and the like, which he could not lay his hands on in a moment. I never knew him search for a paper; it was always in its place." Cecil says, "Method is like packing things in a box; a good packer will get in half as much again as a bad one." Curran, the Master of the Rolls, said to Mr. Grattan, "You would be the greatest man of your age, Grattan, if you would buy a few yards of red tape and tie up your bills and papers." Some acquire this habit at an earlier age than others, and apparently exercise it with less difficulty; but any one with attention may become systematic and methodical.

36. What is the value of PUNCTUALITY as a habit?

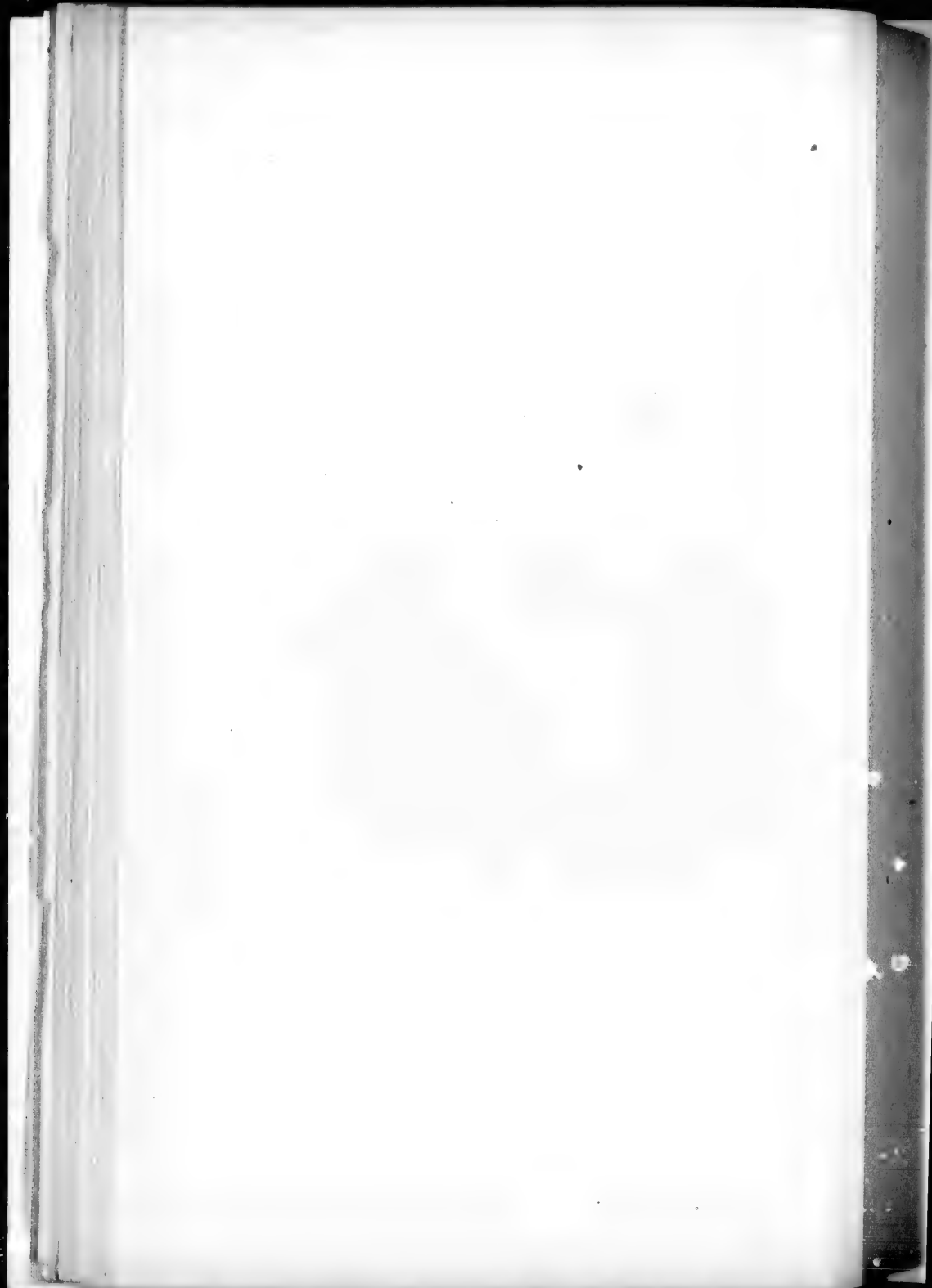
Punctuality is a virtue that all men reverence in theory, but comparatively few carry into practice. We like a

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punctual man because he respects his word, and has a regard for our convenience: we dislike an unpunctual man, because he interferes with our plans, consumes our time, causes uneasy feelings, and impliedly tells us that we are not of sufficient importance, in his estimation, to make him prompt. Punctuality has reference to time engagements, money engagements, and engagements for work. It is a quality that is usually found in connection with other good qualities, as the want of it argues the absence of other essential habits. A want of system, defective calculation, and imprudence in making promises when the probabilities of fulfilling them are very uncertain, are frequent causes of want of punctuality. To be unpunctual is sometimes considered a mark of consequence by little great men, but truly great men have always thought differently. Blackstone was punctual, and could never be made to think well of any one notoriously defective in this virtue. Lord Brougham, while a kingdom seemed to be resting on his shoulders—who presided in the House of Lords and the Court of Chancery; who gave audience daily to barristers, and found time to be at the head of at least ten associations which were publishing works of useful knowledge—was so punctual that when these associations met, he was uniformly in his place in the chair when the hour of meeting had arrived. John Quincy Adams was so pre-eminent punctual that, when in his old age he was a member of the House of Representatives at Washington, and a gentleman observed that it was time to call the House to order, another replied, "No, Mr. Adams is not in his seat." The clock, it was found, was actually three minutes too fast; and before three minutes had elapsed Mr. Adams was at his post. Washington was rigidly punctual, and when Hamilton, his Secretary,

pleaded a slow watch as an excuse for being five minutes late, he replied, "Then, sir, either you must get a new watch or I must get a new Secretary."

In engagements to pay money, it is not possible to be invariably punctual, but it is always possible to avoid the infliction of trouble and uneasiness. In payments of money, creditors generally compel their debtors to fix a time of payment, and these promises are made, and understood to be made, conditionally on the fact of having the money at the time, which is not always the case. When this occurs, a punctual man will not keep his creditor in suspense as to the cause, or put him to the trouble of calling to ascertain it; but *will give him timely intimation of the fact by sending him a note or an agent, or calling himself, and renew the promise.* A man who does so, though he fail a dozen times in the same transaction, is more worthy of credit than the clown who, besides keeping you out of your money, consumes your time, and causes uneasy and unhappy feelings.

In engagements to perform work, mechanics are notoriously deficient in their appreciation of the importance of Punctuality. A tailor who will deliver a coat, or a shoemaker a pair of boots, or a plumber who will fix the pipes exactly when he promises to do so, is so exceptional in his class that, if the fact were known, he would soon have so many orders that he would find it impossible to continue to be invariably punctual.

37. What is implied in ACCURACY as a business habit?

Careful observation of facts, exactness in stating them, and thoroughness in work. There is scarcely a more valuable incident of education than accuracy. Whatever is worth seeing or saying or doing, is worth doing well

and accurately. The lies that are told with the purpose and intention of deceiving are few compared to the falsehoods that have their origin in careless observation or inaccurate statement. The expenses and perplexities of business are multiplied largely by the necessity of guarding against the inaccuracies of those who are paid to do their work accurately.

President Tuttle remarks "that the accurate boy is always the favored one. Those who employ men do not wish to be on the constant lookout, as though they were rogues or fools. If a carpenter must stand at his journeyman's elbow to be sure his work is right, or if a cashier must run over his bookkeeper's column, he might as well do the work himself as employ another to do it in that way; and it is very certain that the employer will get rid of such an inaccurate workman as soon as he can."

38. What is meant by PERSEVERANCE as a habit?

Perseverance means the steady pursuit of a plan, whether good or bad; but it would be very unwise to persevere in a plan which conscience or practice had proved to be bad. In actual life, where there are so many different pursuits, and different ways of doing the same thing, it means steadiness in the execution of whatever plan is determined upon. Bergh makes mention of a merchant who, at first setting out, opened and shut his shop every day for several weeks together, without selling goods to the value of two cents, who by the force of application for a course of years acquired, at last, a handsome fortune. But I have known, he says, many who had a variety of opportunities for settling themselves comfortably in the world, yet for want of steadiness to carry any scheme to perfection, they sank from one degree of wretchedness to another for many

years together, without the least hopes of ever getting above distress and pinching want. There is hardly an employment in life so trifling that it will not afford a subsistence, if constantly and faithfully followed. Indeed, it is by indefatigable diligence alone that a fortune can be acquired in any business whatever.

The accomplished William Wirt says, "That the man who is perpetually hesitating which of two things he will do first, will do neither. The man who resolves, but suffers his resolution to be changed by the first counter-suggestion of a friend—who fluctuates from opinion to opinion, from plan to plan, and veers like a weather-cock to every point of the compass, with every breath of caprice that blows, can never accomplish anything great or useful. Instead of being progressive in anything, he will be at best stationary, and, more probably, retrograde in all. It is only the man who carries into his pursuits that great quality which Lucan ascribes to Cæsar, *nescia virtus stare loco*—who first consults wisely, then resolves firmly, and then executes his purposes with inflexible perseverance, undismayed by those petty difficulties which daunt a weaker spirit—that can advance to eminence in any line."

39. What is meant by the habit of CALCULATION ?

Calculation is so intimately interwoven with all details of business that, so far as synonymous with reckoning, it scarcely needs any remark. Without some knowledge of arithmetic it is scarcely presumable that any one would undertake to engage in business enterprises, and certainly the chances of success would be all against him. But an accomplished business man cannot only add, subtract and multiply with the aid of a slate and pencil, but without them, and, either with or without them, quickly and accu-

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ately. A readiness in calculation gives a man great advantages over his less experienced neighbor; and many a man has brought his fish to a bad market from inability to calculate quickly and accurately. To attain the habit of quick calculation without the aid of a slate and pencil, Dr. Alcott recommends that the learner seize on every circumstance which occurs in his reading, where reckoning is required, and, if possible, stop at once and compute it. Or, if not, let the place be marked, and, at the first leisure moment, let him turn to it and make the estimates.

[Suppose he reads of a shipwreck. The crew is said to consist of thirty men, besides the captain and mate, with three hundred and thirteen passengers, and a company of sixty grenadiers. The captain and mate, and ten of the crew, escaped in the long-boat. The rest were drowned, except twelve of the grenadiers, who clung to a floating fragment of the wreck, till they were taken off by another vessel. Now is there a single person in existence, who would read such an account, without being anxious to know how many persons in the whole were lost? Yet nine readers in ten would *not* know, and why? Simply because they will not stop, and use what little addition and subtraction they possess.

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Long practice, it is true, will render it unnecessary for an individual to *pause*, in order to estimate a sum like that above mentioned. Many, indeed most persons, who are familiar with figures, might compute these numbers while reading, and without the slightest pause; but it certainly requires some practice. And the most important use of arithmetical studies, except as a discipline to the mind, is to enable us to reckon without slates and pencils. He has but a miserable knowledge of arithmetic who is no arithmetician without a pen or pencil in his hand. These are

but the ladders upon which he should ascend to the science, and not the science itself.]

But calculation as a business habit means more than arithmetical computation. It is synonymous with prudence, and implies the ability to weigh probabilities, measure risks, and distinguish between the true and the false. It teaches that a man who spends two dollars in hiring a horse and the greater part of a day to purchase a few bushels of wheat at a sixpence a bushel less than he must have given nearer home, is not so shrewd as he may have imagined. On the other hand it teaches a man that he must practise economy in some things, and guard against waste, if he would thrive and accumulate the means to be liberal.*

Calculation, in its comprehensive sense, will also demonstrate to a man that honesty is his best policy, and that to be a rogue is to be a fool. It is difficult to comprehend the force of that philosophy which excludes calculation as an unworthy process of arriving at a right course of action.

* John Murray, Jr., the brother of Lindley Murray, the famous grammarian, was engaged in writing at a table upon which were two lighted candles when two ladies called upon him for a contribution to some benevolent^e object. Not needing more than one candle to light the conversation, he blew out the other, an act which was regarded by one of the ladies as indicating meanness, and she remarked to the other, "We shan't get much here." He listened to their statement and then gave them \$100. The lady who had spoken sneer-

ingly when one of the candles was extinguished turned towards him, and with a noble frankness said, "Mr. Murray, I am very agreeably disappointed. I did not expect to receive a cent from you. I calculated on getting nothing." Surprised, the old Quaker brewer asked the reason why, and she told the story and referred to the blowing out of one of the lights. "That, ladies," said he, "is the reason I am able to let you have the \$100. It is by practising economy that I save up money with which to do charitable actions."

A maxim that is true can be proved to be so by any test; and in considering a principle, a man should choose that means which ordinarily yields him the greatest certainty of conviction. There is nothing debasing in reducing everything to a rigid system of calculation; and principles that will not bear it are not sound. A man takes advantage of confidence to perpetrate an act of villany; is he a wise man or a fool? How does his account stand? On the debtor side is found the confidence of the community, which would have supported him for life, lost; his family disgraced; his happiness embittered; his soul endangered, and much more. On the creditor side is found a temporary advantage gained, and the balance is largely against him. The man who killed his goose to get at the golden eggs has not been handed down to us as a very wise man; and Solomon says, "He that getteth riches, and not by right, shall leave them in the midst of his days, and at his end shall be a fool." Policy, and reason, and revelation, all harmonize.

To sum up all, says some writer, "what is business but habit, the soul of which is regularity? Like the fly-wheel upon a steam-engine it is this principle which keeps the motion of life steady and unbroken, distributing the force equally over all the work to be performed. But such habits as we have commended are not to be formed in a day, nor by a few faint resolutions. Above all, it is necessary that they should be acquired in youth; for then do they cost the least effort. Like letters cut in the bark of a tree, they grow and widen with age. Once attained, they are a fortune of themselves; for their possession has disposed thereby of the heavy end of the load of life; all that remains he can carry easily and pleasantly. On the other hand, bad habits, once formed, will hang forever on

the wheels of enterprise, and in the end will assert their supremacy to the ruin and shame of their victim."

Next to business habits, familiarity with certain MAXIMS, as rules of action, tends to make the pathway of life easy and pleasant. In times of doubt, a pithy saying has often dissipated the clouds and let light in, and in moments of despondency a wise maxim has sometimes given courage, hope and renewed energy, and many wise employers post up in their counting-rooms and warehouses what Baxendale called "Run and Read Sermons." Among the most practical of business maxims are those which Franklin compiled in his *Way to Wealth*, and which he said were the gleanings "of the sense of all ages and nations," such as the following:

God helps them that help themselves. Diligence is the mother of good luck.

Time is money. What we call time enough, always proves little enough.

God gives all things to industry; then plough deep while sluggards sleep, and you will have corn to sell and to keep.

The sleeping fox catches no poultry, and there will be sleeping enough in the grave.

He that riseth late must trot all day, and shall scarce overtake his business at night.

Drive thy business, let not that drive thee.

Early to bed, and early to rise, makes a man healthy, wealthy and wise.

He that hath a trade hath an estate.

One to-day is worth two to-morrows. Have you somewhat to do to-morrow, do it to-day.

Handle your tools without mittens. A cat in gloves catches no mice.

Three removes are as bad as a fire. A rolling stone gathers no moss.

If you would have your business done, go; if not, send.

If you would be wealthy, think of saving as well as getting. A fat kitchen makes a lean will.

Beware of little expenses. A small leak will sink a great ship.

Buy what thou hast no need of, and ere long thou shalt sell thy necessities. Silks and satins, scarlet and velvet, put out the kitchen fire.

If you would know the value of money, go and try to borrow some. A child and a fool imagine twenty shillings and twenty years can never be spent.

Pride is as loud a beggar as want, and a great deal more saucy.

Rather go to bed supperless than rise in debt. The borrower is a slave to the lender, and the debtor to the creditor.

They that will not be counselled cannot be helped. If you will not hear Reason, she will surely rap your knuckles.

The most trifling actions that affect a man's credit are to be regarded. The sound of your hammer at five in the morning, or nine at night, says "Poor Richard," heard by a creditor, makes him easy six months longer; but if he see you at a billiard table, or hears your voice at a tavern, when you should be at work, he sends for his money next day, and demands it before he can receive it in a lump.

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CHAPTER IV.

ON MARRIAGE AND THE CHOICE OF A WIFE.

"If by judicious grafting or breeding and selection we can improve flowers, fruits, horses, cattle, and poultry, is it not a higher and a more sacred duty to do the same for the race of man? If happiness be the end of our existence, why not so act as to secure the greatest measure of it? Happiness comes of right relations, health, development, and a careful observance of God's laws."—WELLS.

MARRIAGE, when it means the union of one man to one woman, as in Christian countries, exerts such a powerful influence over the fortunes and happiness of individuals, that their success or failure in business often depends on the choice of a life-companion. It is an old proverb that a man is what his wife will let him be; and he that has a good wife has very little more to ask of the Lord till he dies. Washington Irving, though himself a bachelor, observed that a married man, falling into misfortune, is more apt to retrieve his situation in the world than a single one, chiefly because his spirits are soothed by domestic endearments, and self-respect kept alive by finding that, although all abroad be darkness and humiliation, yet there is still a little world of love at home, of which he is monarch; whereas a single man is apt to run to waste and self-neglect, to fall to ruins, like some deserted mansion for want of an inhabitant. Re-

garding marriage mainly from a business or prudential point of view, we shall assume that it is possible to love wisely; or in other words, that the passion can be so controlled that a sensible man will only fall in love with a person suited for him.

40. What is the suitable age for men and women to marry?

The right age to marry is a question that has been discussed by ancient and modern philosophers with varying opinions. Aristotle taught that the proper age for a man to marry was thirty-seven, and for women eighteen; and Plato recommended thirty for men and twenty for women. Dr. Johnson thought that the male should be at least twenty-eight, and the female at least twenty-one, before they became united in marriage; while Franklin and some other wise men favored early marriages. In the case of the lower animals, the birds and beasts mate as soon as they "feel like it," and those lads and men who are about equal to birds in intellect follow the same animal instinct. But as they ascend in the scale of reason and social position, passion yields to prudential considerations, and men do not marry until they have reasonable prospects of being able to support a family comfortably, and not then, unless they are in physical and mental health. Marriage involves responsibilities too weighty to be assumed by misses in their teens, and lads who have scarcely shed their milk teeth, and though there is exaggeration in the suggestion made by the author of the "Old Merchants of New York," that a law should be enacted, making any man liable to ten years' imprisonment in the State Penitentiary, for marrying under thirty-five, or for marrying a woman not younger than himself; yet it is certain the law should

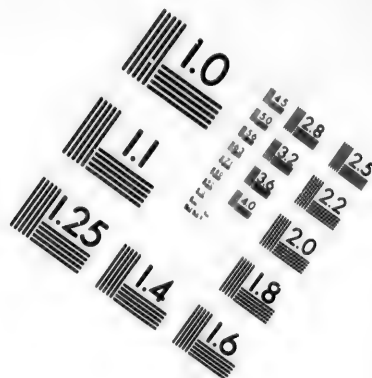
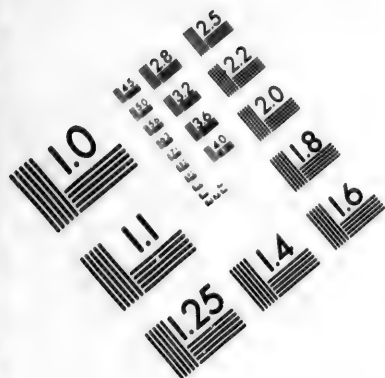
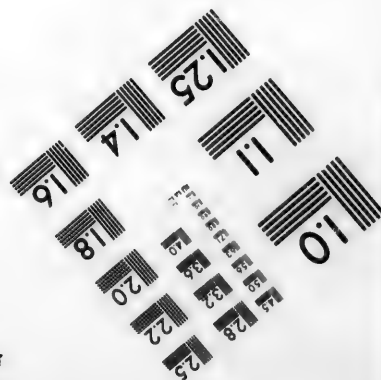
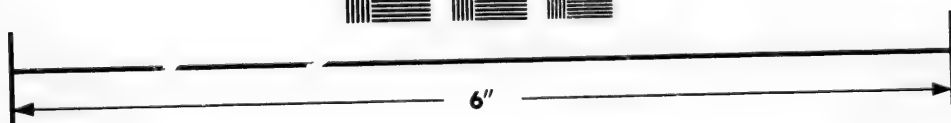
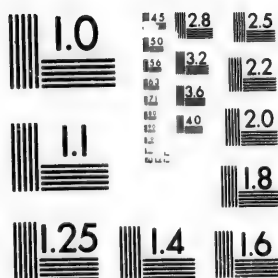


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guard the institution which is at the foundation of society, and prohibit fools from rushing in where angels may well fear to tread. Washington's father was forty-six when his son George was born, and, it is said, no distinguished man has ever descended from parents who were under twenty-five years of age.*

41. When is it prudent for a business man to marry?

When he has arrived at mature age, and has laid the foundation of what promises to be an established business. Lyndall remarks: "Too often marriage is contracted before a business connection has been formed which could justify such a step. The young tradesman, at least during the first year or two after entering on business, has surely anxiety and trouble enough without adding household cares to the list. Besides, in order that his trade may be well and speedily established, it is essential that his personal supervision should be devoted to it, with as few intermissions as possible. By taking upon himself, at too early a period, the important duties of the head of the family,

* Though up to twenty-two, says Professor Fowler, those who propose marriage should be about the same age, yet a difference of even fifteen years after the youngest is twenty-five need not prevent a marriage when everything else is favorable. But a man of forty-five may marry a woman of twenty-six or upwards, much more safely than one of thirty a girl below twenty, for her natural coyness requires more delicate treatment than he is likely to bestow. He is apt to err fundamentally by presupposing that

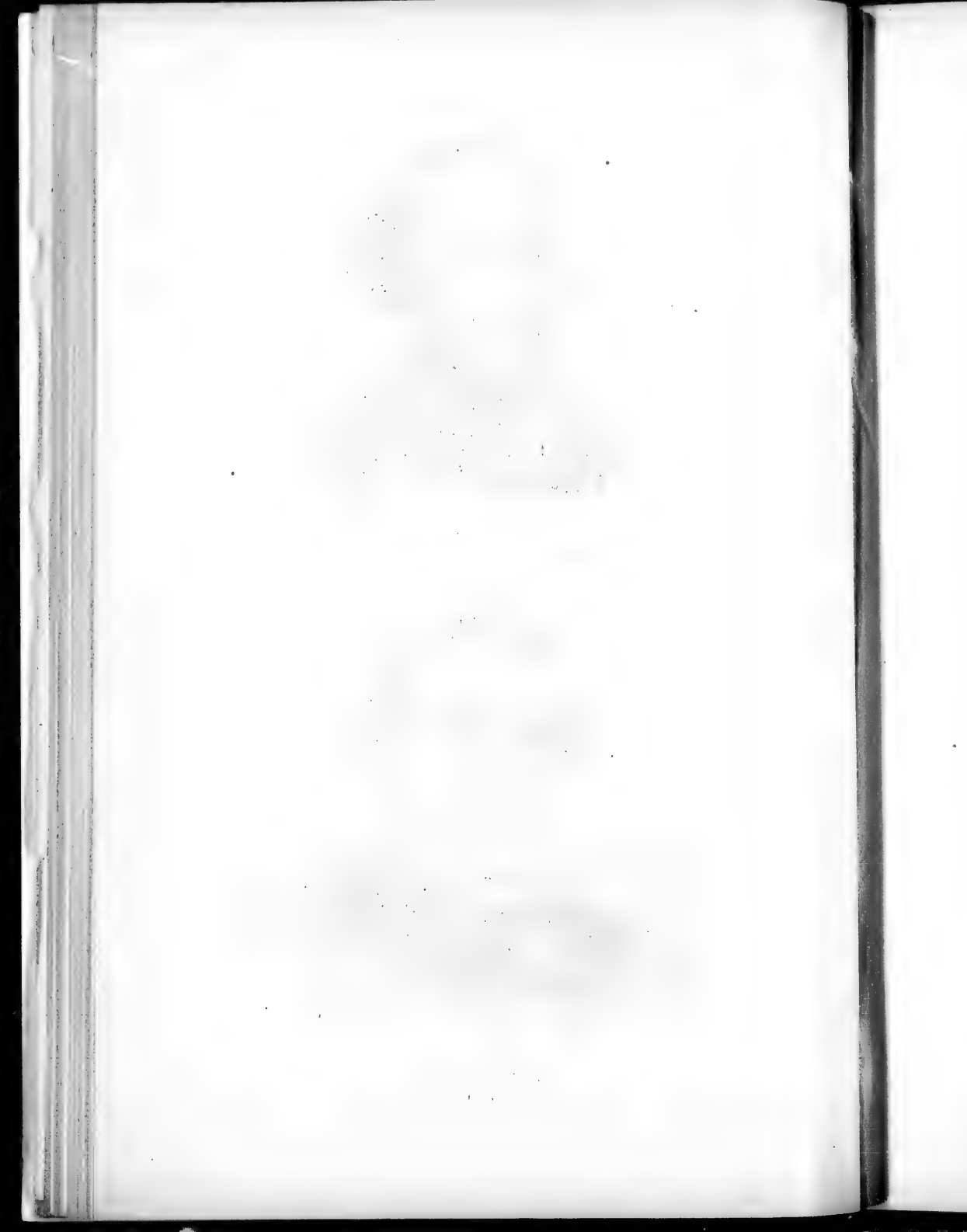
her mental sexuality is as mature as his own. Though a man upwards of forty must not marry one below twenty-two, yet a man of fifty may venture to marry a woman of twenty-five if he is descended from a long-lived stock. Still, no girl under twenty should ever marry a man who is over twenty-six. The love of an elderly man for a girl is more parental than conjugal, while hers for him is like that of a daughter for a father, rather than wife for husband.



JOHN ERICSON,
Inventor of the Ironclad Monitor.



JOHN ROACH,
The Great Steamship Builder.



it is certain that neither the calls of business, nor those of the household, will be adequately met."

42. What is the first thing that should be regarded in the SELECTION OF A WIFE?

The parentage. It is an old proverb that "if the dame trot, the foal will not amble," and if the mother be foolish or vicious, it can hardly be expected that the daughter will be wise and virtuous. It is also an axiom that a good daughter makes a good wife, and she who has been affectionate, dutiful and obedient to her parents; will, it is probable, be the same to her husband, if the marriage be one of her own free will and choice.

43. What is the second requisite not less important than the former?

Good health. In ancient times in some countries very severe penalties were imposed upon those who married when afflicted with hereditary diseases of a serious character, and in Scotland we read it was the law at one time that, if a woman afflicted with falling sickness, madness, gout, or leprosy, gave birth to a child, both she and her offspring should be buried alive. A quaint writer, referring to this law, remarks: "A severe doom, one might say, and not to be used among Christians, yet more to be looked into than it is. For now by our too much facility in this kind, in giving way for all to marry that will, too much liberty and indulgence in tolerating all sorts, there is a vast confusion of hereditary diseases; no family secure, no man entirely free from some grievous infirmity or other."

"It is the duty of every man," says Dr. Hufeland, "when he chooses a wife, to be particularly careful that *her nervous system be not too irritable.* Should this be the

case, the principal object of marriage, to produce sound and robust children, is entirely lost."*

* It is certainly a crime against society of no inconsiderable magnitude for persons who know that they are the victims of diseases that are transmissible to children to enter into a relation of which the chief object should be the procreation of sound, healthy offspring, yet it is notorious that such infirmities are often carefully concealed, and it therefore becomes important for those who do not wish to rush heedlessly into trouble to know the signs by which latent ill-health may be detected. "There are numerous means of calculating upon the durability of human life," says Dr. Culverwell, "by an examination of the countenance, the gait, the attitude, the form, the skin, the temperament, the breathing, the sleep, and, in fact, to a practised professional eye, there is not much difficulty in observing some diagnostic mark if sickness be secreted in the constitution. The countenance in health varies with the age. Health is indicated by a plump, not puffy or bloated state of the face, a fresh complexion, and an absence of that depression around and particularly below the eye so observable in persons of ill health: The nose should not be pinched, as it were, at its junction with the face, nor should there be deep indentations called furrows or wrin-

kles at the angles of the mouth or eyes, which rarely are manifested in healthy individuals, except they be aged through care or time. In health the countenance is expressive of contentment and gayety, which indicate a happy state of mind and healthy condition of body. In ill health it is pale and expressive of languor and sadness, signifying discontent and nervous debility. Where asthma exists, or other nervous affections of the chest prevail, there is pallidness or lividity, a worn-down and distressing look, and in consumption, in addition thereto, there are alternately, on the slightest exertion, gentle flushings. A bluish tint of the skin denotes some organic affection of the heart. In dropsy, the countenance is bloated or of a waxy puffiness; and in acute indigestion there is a lividity of the lips, nose and cheeks. Hurried breathing, palpitation of the heart, frequent attacks of perspiration, sleeplessness, are all symptomatic of weakness, hysteria or disease. A voracious or scanty appetite, a dry and shrinking skin, a furred and loaded tongue with indented sides, signify the digestive organs to be deranged. In long standing dyspepsia, the nose, feet and hands are generally cold. Emaciation is an infallible diagnostic of disturbed health."

44. Is her religious belief a matter that should be considered in choosing a wife?

A woman without any religious sentiment or a scoffer is wholly unfit to be a wife or a mother. When the storms of temptation or sorrow shall assail her, she will be without the sustaining influence of Hope and Faith, and, like a rudderless ship, will drift helplessly on the waves or be overwhelmed. All the advantages which the women of England and America enjoy over their Pagan sisters, and their deliverance from bondage, they owe to the beneficent teachings of Christianity, and she who does not recognize the obligation adds the crime of ingratitude to the sin of impiety. Moreover, it is desirable that persons to be united in marriage should entertain the same doctrinal beliefs, for difference in creeds, if it does not always lead to serious contention, deprives the family of one of its strongest bonds of union, and robs old age of one of its sweetest sources of consolation. It is said that no instance can be cited in which an extreme Catholic ever lived happily with an extreme Protestant; and that a man who marries a woman of different religion from his own, thinking afterward to bend her to his views, has very little idea of timber.

45. Is amiability before marriage or mildness of disposition an essential pre-requisite?

Marriage generally brings about such radical changes in the temper, especially of women, sometimes converting the vixenish shrew into the gentle, obedient Katharina, more often the reverse, that we are not disposed to lay so much stress on amiability of disposition as some writers do; yet, as a general rule, it may be said that it is imprudent to marry a woman inclined to fault-finding and scolding.

"A girl who is all the while finding fault with her beau during courtship is sure to scold him intolerably after marriage, and one who is hard to please before marriage will be much harder after ; while one who patiently endures and forbears during courtship will be more forbearing after marriage if kept in a loving mood. On the other hand, a man who insists on having his own way before marriage will be dogmatical if not domineering afterwards, and should be allied only to a very meek, patient and complaisant woman."

46. Is a taste for household duties an accomplishment in a wife ?

Addison, in one of his papers in the "Spectator," suggested that every young woman, before being permitted to name her wedding-day, should be compelled by law to exhibit to inspectors, articles of clothing, bed-linen, etc., made by her own hands, and show that she possesses some practical knowledge of housework and cookery. Marion Harland alludes to one of her acquaintances, unfortunately the mother of four children, whom she saw sitting in a slatternly morning gown, amid dust and dirt, whining that kitchen and housework and sewing were absolutely hateful to her—utterly uncongenial to her turn of mind—and declaring that the height of her ambition was "to have nothing to do but to paint on velvet all day." An alliance with a woman of this description does not constitute a prudent marriage. "You may depend upon it," says some one, "that there is a good deal of domestic happiness in a well-dressed mutton-chop or a tidy beefsteak for breakfast. The woman who can cook contributes more to the happiness of society than twenty who cannot cook."

47. Does the want of education disqualify a woman for marriage with an educated man?

Education is a term so comprehensive in its scope or rather so vague in its signification that it has scarcely any meaning when applied to a man, and none at all with reference to women. Judged by some standards no man can be called educated, while in women sound common-sense or a quick wit, coupled with an amiable disposition, is an excellent substitute for scholastic learning. Most of the famous women of past ages, many of the mothers of the republic, were what the belles of modern drawing-rooms would call wholly uneducated. Few of them could speak French, or read Italian, dance the German, embroider, or play on the piano. But they acted well their part and there the honor lies.

A woman, however, to be a suitable helpmeet for a man of business, should certainly understand the rudimentary branches of knowledge. She should know enough of music to sing sweet lullabys to children; enough of botany to train a nasturtium around a cottage window; enough of physiology to appreciate the importance of cleanliness in house and cleanliness of person; and enough of arithmetic to check the accounts of storekeepers and marketmen, and calculate the percentage saved by paying cash. The want of knowledge of arithmetic is the cause, says a popular author, not only of great waste, but of great misery. Many a family of good position has fallen into destitution merely because of their ignorance of this branch of knowledge.

48. Are there any signs in the physical conformation of woman by which one may judge of her character?

"Most women have no characters at all," says Pope, by

which we suppose he meant no marked characteristics of form or feature. One is more or less pretty, or more or less amiable than another, but the majority are like potter's clay to be moulded by the plastic hand of love as the master may will. When, however, there is any marked deviation from the average type in mouth, nose, eyes, or forehead, then the lover should look sharp to understand what that means before he becomes the husband. A pointed or large square chin, thin and close or very curved lips, a Roman or a snub nose, small black piercing eyes, or gray ones with a large pupil, a very high or a very low forehead, are all indices of character that warn the experienced mariner on the look-out that the coast is dangerous. The organ of love is situated in the cerebellum, according to the phrenologists, in a direct line "backward an inch and a half from the middle of the back part of the ear," and if this organ be very large or entirely deficient, the seeker after happiness had better beware. A woman whose chin is thrown forward, and who has a marked breadth and fulness in the red part of the lips, is not a suitable consort for a bloodless man, or one of the Senator Sumner type.

49. Should the temperaments be similar or dissimilar?

While there should be similarity in tastes, and a man fond of the beautiful or poetical should not ally himself with a "clod," or a man of strong social affections marry an icicle, experience proves that happiness in married life is best promoted by a conjunction of dissimilar temperaments. Thus, two persons of the sanguineous temperament, for instance, having light hair and eyes, are less suited for marriage with each other than when one of the parties is of a phlegmatic or bilious temperament. Those

whose motive temperament decidedly predominates, who are bony, only moderately fleshy, quite muscular and prominent-featured, should not marry those similarly formed, but a person either sanguine or nervous, or a compound of both; for being more strong than susceptible or emotional, they require that their own emotions should be perpetually prompted by an emotional companion, and that their children should also be endowed with the emotional from the other parent. Those who are cool should marry those who are impulsive and susceptible; but little nervous men should not marry either little nervous or sanguine women, lest both they and their children have quite too much of the hot-headed *and impulsive, and die suddenly.**

50. How can mutual affection be cemented and preserved during Marriage?

* Phrenologists, who claim to be experts in the art of judging adaptation in candidates for matrimony from external signs, have prescribed the following points for the guidance of the inexperienced:

A person of dark complexion should select a blonde for his life-companion, but red-whiskered men should marry brunettes, the color of the whiskers being more determinate of the temperament than that of the hair. The florid should not marry the florid, but those who are dark in proportion as they themselves are light. Gray eyes may marry any color except gray, and so of blue, dark, and hazel. Roman noses are adapted to those which turn up, and pug noses to those turning down, while straight noses

may marry either. Large mouths and lips signify hearty sexualities. Women with small mouths are poorly adapted to large-featured, bony, broad built, robust men. Those whose hair curls naturally should not marry curls, but should select those whose hair lies smooth and close to the head, while wavy hair is adapted to either or neither. Very fleshy persons should not marry those equally fleshy, but choose those more spare and slim, and this is doubly true of females. A spare man is better adapted to a fleshy woman than a round-favored man. Two who are short, thick-set and stocky, should on no account unite in marriage, but should choose those differently constituted.

Marriage has been so fruitful of unhappiness that it has been called the grave of love. Applications for divorce are everywhere crowding the courts and impeding other business, and yet, it is believed, not one in fifty who desires a divorce applies for it. This, however, ceases to be surprising when we know that it is possible for an ignorant boor to ruin a woman of delicate organization at the start through sheer stupidity, and turn her love into disgust, if not into hatred; and when we observe how little effort is made after marriage, in the majority of instances, to keep alive the flame of mutual affection. When the parties discover that they are not sexually adapted to each other, nothing in the world that either or both can do or say can prevent discord, disappointment, and a longing for release; but where the union is complete, love grows by what it feeds upon, and a slight husbandry will suffice to keep the garden in perpetual bloom.

In order to maintain affection during marriage, it is probable, that at the present time, no better advice can be given than that the husband should not cease to be the lover, and that both should strive earnestly, honestly to avoid all occasion of offence. "Words," says some one, "utterly fail to express the estimate in which each sex should hold the other, because words cannot measure the happiness it is possible for each to confer on the other. Each should think that of all the creations of earth the other sex is most perfect, and that of all its other specimens this one chosen is the most perfect for me."*

* Books have been written that contain rules to direct husbands and wives in their treatment of each other; but where advice is at all necessary the difficulty is too radical and deep-seated to be reached by ordinary panaceas. The husband is enjoined in these manuals to regard his wife as his equal, not as a mere housekeeper, not to

interfere in her domestic concerns, to keep her supplied with money for household purposes without her constant solicitation; never to scold her, to consult her in all operations involving risk, to communicate to her the real state of his business affairs, to cuddle, caress and praise her, and never to chide and rebuke her in the presence of others. All this is sensible and commendable, but still the fact stands out clearly as the sun in the heavens, that men who violate all these precepts, even criminal and abusive men, are worshipped by their wives, while others who observe them all and are uniformly kind and considerate are despised and hated. This must reveal to the dullest apprehension that far down below the surface of society there is a secret agency at work which is more powerful than law, morality or religion in regu-

lating the union of the sexes. This is the law of sexual affinity, which, from its far-reaching consequences, is worthy of studious investigation by the profoundest intellects of the age. Not Harvey by revealing the circulation of the blood in the body, nor Newton by making known the law of gravitation, nor Jenner by discovering that vaccination will modify small-pox, has rendered so great benefit to society as he who shall make known an infallible guide by which men and women contemplating wedlock may tell in advance whether they are suited to each other in marriage. Now a man must live half his days before he finds out what he should have known in the beginning. "Suffering humanity needs many things, but nothing half so much as accurate scientific family knowledge."



CHAPTER V.

BUSINESS PARTNERSHIPS.

"The trust reposed in copartners, notwithstanding all precautions, is wholly indefinite and unlimited; and when one thinks of forming a copartnership with another he should ask himself if he is willing to trust him with the power to ruin him, for such and no less is it."—SARGENT.

PASSING from the considerations which should govern in the formation of life partnerships between the sexes, we come to consider commercial partnerships, or where two or more persons combine their labor, skill, money or property in the transaction of business for their common profit; and the first question that presents itself is,

51. Under what circumstances is it prudent for a man to enter into partnership with another?

Partnership undoubtedly increases the risks of business, inasmuch as a partner's property is subject to the contingencies that arise not only from his own unskilfulness or misdoing, but that of others. A partner has the power to sell, mortgage or assign the property of the firm, and to bind all its members by loans, indorsements of negotiable paper, or by any other transactions which fall within the usual business of the firm; and each partner is absolutely responsible to every creditor of the copartnership for the whole amount of the debt, though not created by himself.

A partnership, therefore, is not to be recommended except where the business cannot be managed with a reasonable degree of success without it; nor unless the parties have a thorough knowledge of each other's character, temper, honesty and disposition to do what is right. In business, as in war, it is often true that one bad general is better to manage an army in action than two good ones.

52. What are the qualities that should be considered as essential in the selection of a partner?

A distinguished commercial lawyer advises one who thinks of forming a copartnership with another to consider not only his business capacity as a man of shrewdness, skill and experience, but to look into his social and moral qualities. "Is he a man of good temper, with whom difficulties will not be likely to occur? Is he placable, one who will not lay up the memory of an accidental slight, of a heated expression, or of an unreasonable wrong, which you have done everything in your power to redress? Is he a man keen in the pursuit of his own interest? Will he listen to any candid views adverse to his own? Will he in a difference between you be willing to unite with you in consulting mutual friends as mediators? Are you sure of his principles? Do you know his associates? All these are questions not merely of taste and curiosity, but entering into the very essence of your decision as to a partner."

53. What is necessary to constitute a Partnership?

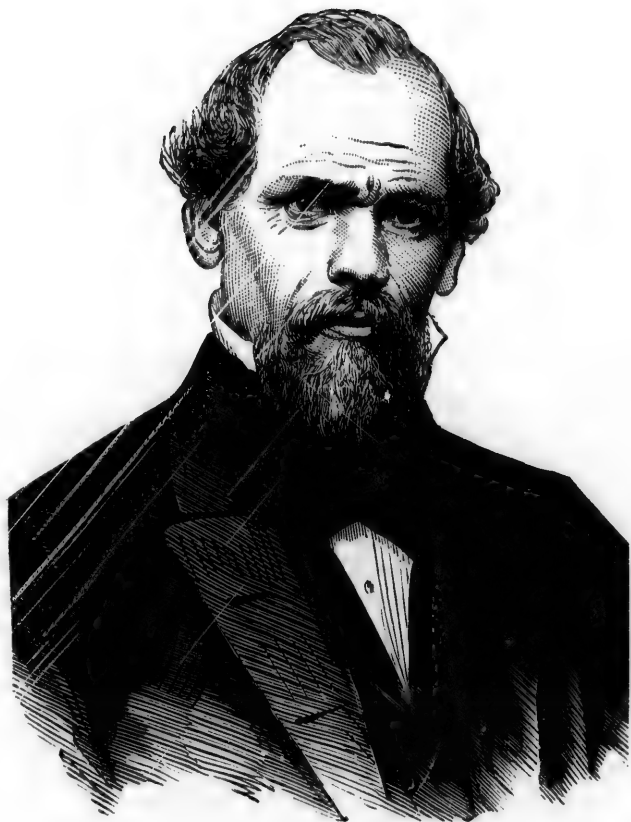
To constitute a partnership the contract must be founded in good faith and positive consent of the parties, the purpose must be lawful, and there must be a common interest in the profits. These are its ingredients. Hence, if the contract be founded in fraud or imposition, either upon one

of the parties or upon third persons, or if it be framed for illegal or immoral purposes, as for illegal gaming, or illegal insurances or wagers, or to support a house of ill-fame, it is utterly void. And if the contract be for the sole and exclusive benefit of one party—for instance, if it be agreed that one of the parties shall have all the profits—this would be a nullity, and constitute no partnership as between themselves. But in order to constitute a partnership, it is not essential that the parties shall share the profits and losses in equal proportions. It is even competent for them to stipulate that the profits shall be divided, but if there be no profits, the loss shall be borne by one or more of the partners exclusively, and the other shall be exempted therefrom.

A joint contract to do a piece of work, if the price for it is to be divided immediately among those entitled to it, will not make them partners.

54. Are written articles of agreement necessary in the formation of a Copartnership?

No especial form is necessary, and it may be by oral or by written agreement, with or without a seal. The liability and the authority of the partners begin with the *actual* formation of the partnership, and do not wait for the execution of any articles. In general, if there be an agreement to enter into business, or into some particular transaction together, and share the profits and losses, this constitutes a partnership, which is just as extensive as the business proposed to be done, and not more so. The parties may agree to share the profits in what proportion they choose; but in the absence of any agreement the law presumes equal shares. But while no especial form is necessary, it is always advisable and prudent to have the terms of the



JOHN A. ROEBLING,

Builder of Niagara Suspension Bridge and Projector of the
East River Bridge, New York.

agreement embodied in written and carefully prepared articles of copartnership.

55. Can persons be liable as partners to strangers who are not partners as between themselves?

The rule seems to be that any one who holds himself out as partner by suffering his name to be used in cards, or advertisements, or on signs, is responsible to every creditor who on these grounds believed him to be a partner, but not to those who knew he was not a partner. Hence a person *who lends his name as partner*, though he contribute neither money nor time, nor receives any share of the profit, or a person who suffers his name to continue in the firm after he has ceased to be an actual partner, is responsible as partner to all persons not cognizant of the facts.

56. Can a person on the other hand be a member of a firm and yet not be liable for its debts?

When a person receives a share of profits in lieu of other compensation as agent, clerk or salesman, and this is manifestly the intention of the parties, such person, it is now held, is not a partner as respects liability for the debts of the firm. Parsons remarks, "Formerly it was held, but as we think on insufficient authority, that if a person received any certain share, say 'one-tenth part of the net annual profits,' this made him a partner, but if he received 'a salary equal in amount to one-tenth of the net profits,' this did not make him a partner. We apprehend, however, that now the courts would look more at the actual intention of the parties, and their actual ownership of the funds of the partnership, and not be governed by the mere phraseology used. If, in fact, he works for wages, although

these wages are measured by the profits, he is no partner, and therefore not liable for the debts as every partner is."

57. Is it prudent to form a copartnership with a man in embarrassed circumstances?

The rules of law in regard to the liability of partnership property for the private debts of partners are as yet somewhat obscure and uncertain, yet it is certain that creditors of individual partners, if they choose, may often cause great embarrassment to the partnership affairs and probably compel a dissolution.

"The partnership property," says Justice Story, "may be taken in execution upon a separate judgment and execution against one partner; but the sheriff can only seize and sell the interest and right of the judgment partner therein, subject to the prior rights and liens of the other partners and the joint creditors therein. By such seizure the sheriff acquires a special property in the goods seized; and the judgment creditor himself may, and the sheriff also, with the consent of the judgment creditor, may file a bill against the other partners for the ascertainment of the quantity of that interest, before any sale is actually made under the execution. The judgment creditor, however, is not bound, if he does not choose to wait until such interest is so ascertained, but he may require the sheriff immediately to proceed to a sale, which order the sheriff is bound by law to obey. In the event of a sale, the purchaser at the sale is substituted to the rights of the execution partner, *quoad* the property sold, and becomes a tenant in common thereof; and he may file a bill, or a bill may be filed against him by the other partners, to ascertain the quantity of interest which he has acquired by the sale." The purchaser thus acquires all the rights the insolvent partner had in the

property, but he is not bound to become a partner, nor are the others bound to admit him; therefore the effect of such sale is to dissolve the partnership.

Hence Justice Story further remarks: "It is a strange anomaly in jurisprudence, that third persons should be entitled to dissolve the solemn *bona fide* contracts of partners, at their own caprice and pleasure, however ruinous may be the effects to innocent partners; for the partnership may thus be dissolved in the midst of the most successful adventure, and thus irreparable losses may ensue therefrom. However, this is not a peculiar feature of the common law; for it is found equally recognized in the Roman law, at least where all the effects of the partner are sold to his creditors."

58. When articles of copartnership are drawn up, what should be specified in them with reference to the duration of the firm?

Articles of copartnership should specify the time when the partnership shall commence and when it shall expire, and whether, in the event of dissolution by death, the representatives of the deceased partner may carry on the business in connection with the survivors for the benefit of the widow and children.

Where no definite period is fixed for its *duration*, a partner may withdraw at a moment's notice, and at his will and pleasure dissolve the partnership. But even if a definite period be agreed upon, it is now considered that a partner may, by giving notice, dissolve the partnership as to all future capacity of the firm to bind him by contract; but in this case he subjects himself to a claim of damages for a breach of the covenant. It is also held that the death of either party within the period named dissolves the part-

nership; but parties may provide against this, by stipulating that in case of death the representatives of the deceased partner may carry on the business in connection with the survivors for the benefit of his widow and children. Stipulations of this kind are common in partnerships established for a long term of years, where the original outlay in permanent fixtures is great, and numerous questions have arisen as to their precise meaning and effect. One was whether it is a matter of election with the widow, children, appointee or executor or administrator of the deceased, to continue the partnership or not; or whether it is absolute and peremptory upon them. It was held, in the absence of any positive direction, that it is *optional* with the party so appointed to continue the partnership or not, as they may think proper, but they will be considered as partners unless they give notice within a reasonable time to the contrary. Another question was, where a provision for the continuance of a partnership after the death of one of the partners had been inserted, as to the extent to which contracts made after the death of that partner binds his assets. It was held, in the absence of clear and unambiguous language to the contrary, that the general assets of the deceased are not liable for the debts of the partnership, contracted after his death; but the responsibility is limited to the extent of the funds already embarked in the trade, or any specific amount to be invested therein, for that purpose.

59. Where the partners are numerous, what provision should be inserted in the articles with reference to the management of the partnership affairs?

It should be stipulated that the majority shall have the right to direct and regulate the concerns of the partner-



ship, and in cases of difficulty that they shall have the power to wind up or sell the concern. Without an express stipulation of this kind, it is doubtful whether the majority have the power to bind a minority who dissent, and it is certain that the power of a majority to wind up or sell a concern will not be presumed, but must be expressly given.

In case it has been agreed that one or more of the partners shall have exclusive management of the business, or any particular branch thereof, insert this provision in the articles of copartnership, and a Court of Equity will uphold it and give it full effect.

60. What provision, if any, should be inserted in the copartnership articles with reference to the copartners becoming bound as surety or guarantors for others?

It is exceedingly useful to insert in the articles that neither of the copartners shall *become bound as surety or otherwise except with the consent of all*, under penalty of giving the others the right to dissolve the partnership. Not that such contracts of suretyship bind the firm, for ordinarily they do not, and being private stipulations between the parties, they do not affect the public; but this prohibition acts as a salutary restraint upon the copartners, especially the younger members of firms, saving them from the indulgence of a heedless kindness, and relieving them from solicitations for favors which it is often difficult to resist, and generally wrong to grant.

61. What is the most important stipulation of all that should be inserted in articles of copartnership? and the one most generally neglected?

To specify what disposition is to be made of the joint property in the event of a dissolution. An eminent lawyer

has remarked, it is manifestly one of the first dictates of prudence, at the commencement of the union, when there is mutual confidence and good feeling between the parties, and when the uncertainty as to which party shall fall under the adverse operation of any stipulations insures the adoption of such as are mutually and reciprocally just, to provide for the disposition of the property in the event of dissolution. Where this provision is neglected and the copartnership terminates either by dissension of the partners or by expiration of its term, the property may be placed in such a position of embarrassment that nothing but the interposition of a Court of Equity can save it from destruction.*

* The dissolution generally finds the debts unpaid; the property with its ownership balanced among dissenting parties, so as to be rendered incapable of application to its purposes; the debts liable to be seized by each partner, as he can persuade the debtors to pay him; the creditors left to suits exhausting the funds with expenses; while the copartners are striving for their own interest, or the gratification of angry passions. If none of the copartners resort to a Court of Equity, the creditors recover their judgments at law for debts, and pursue the copartners individually, exhausting first the man of most property, or whose effects are most accessible; it therefore becomes at once his interest to have the property put into a train of proper administration, and he applies, in a suit in chancery, for a settlement of the partnership accounts, for the appointment of a receiver to whom the partnership property and debts shall be delivered, and for an injunction against the partners respectively, from receiving or interfering with any of the effects until distributed by order of the court. This course secures the property from the wanton waste of the copartners, but subjects it to heavy expenses and to those losses which invariably attend the closing of estates by others than those immediately interested in them as owners. This course also involves some delay, and it is therefore in many cases resorted to or threatened as a menace by those who would be ashamed, and restrained by public opinion, from producing the same injuries in a more direct manner. But it is to be remembered by all such, that the Court of Equity, while it acts

62. What are the peculiarities of limited partnerships and the privileges of special partners?

Limited partnerships, which, it is said, are unknown in England, are purely the creatures of statute law, and are designed to facilitate trade by giving persons the privilege of investing capital in firms without being liable for the general debts of the firm. The statutes of the States allowing limited partnerships differ in some of their provisions, but generally they require, *first*, one or more general partners whose names shall be known; *secondly*, special partners whose names are not to be used in the firm; *thirdly*, the sum to be contributed by the special partners shall be actually paid in; and lastly, all these particulars shall be verified under oath, the signature of the parties acknowl-

according to principles well settled, yet acts in modes ever varying according to circumstances. If a case of oppression or great injury to the property occurs, it will, under suitable precautions of security, appoint some one of the copartners receiver; may allow advances to be made out of the collections by the receiver, in case suitable securities are offered, and the apparent safety of the creditors' interests allow it; and generally it will so adapt its remedy, as to create the least possible injury to the contending parties, acting on the reverse of the warlike principle. The man resorting to it, in preference to an amicable settlement on terms of mutual concession, may therefore sometimes find that, although he has inflicted on his former associate some wounds, his blows have chiefly

recoiled upon himself. The court will cause the property to be sold for the payment of the debts, unless a specific division can be agreed on, and funds supplied from other sources than a sale for the payment of the debts; cases of specific division by legal proceedings are not to be found. No right exists in any party to take the property on appraisal. The court will also cause the copartnership accounts to be settled under its own direction, and by its own officers, according to the copartnership books, and other suitable evidence. The final termination of the affair thus becomes somewhat protracted, and exceedingly troublesome and expensive; still it is a better resort than submission to threats of its inconvenience.

edged before a magistrate, and a registry made in the clerk's office of the county and correctly published for a specified time for the information of the public. When all these requisites are complied with, the special partners may lose all they have put into the business, but they cannot be held to any further responsibility. But any neglect of them, or any material mistake in regard to them, even on the part of the printer of the advertisements, wholly destroys their effect, and then the special partner is liable in the same manner as the general partners. Thus, in a New York case, where the amount contributed by the special partner was, by mistake of the printer, stated at \$5000 instead of \$2000, it was held that he was liable as general partner.

63. After the formation of a partnership, what are the DUTIES of PARTNERS to each other and to the public?

The duties of partners to each other and to the public may be summed up in two general rules of conduct, which are the cardinal principles of the contract, viz., the *observance of good faith in all their dealings, and the exercise of a reasonable skill and diligence in matters pertaining to the Copartnership*. The obligations implied in the observance of good faith are manifold, but the principal ones are, that each partner shall conform strictly to the stipulations contained in the copartnership articles, that neither shall deal on his private account in any matter, or conduct any business which is obviously at variance with the interest of the partnership, and that each member of the firm will keep precise accounts of all his transactions on joint account, and always have them open for the inspection of his partners, and ready for explanation.

"No partner will be permitted to treat privately, and

for his own benefit alone, for the renewal of a lease, or to transfer to himself any benefit or interest properly belonging to the firm; and so careful is a Court of Equity in this respect, that it will not permit a copartner, by his private contract or agreement, to subject himself to a bias or interest which might be injurious to the firm, and conflict with his duty to them, but will declare void any contract of the kind."

64. Can a partner charge his copartners for services rendered in behalf of the firm?

The relation of partnership implies that each partner shall exert his best skill, diligence and judgment in behalf of the firm without compensation, commission or reward; hence, where any allowance is intended to be made for extra services or labor by either partner, it should be inserted in the partnership articles. Whether interest can be charged by a partner on advances made to the firm before a general settlement or dissolution, is a question not conclusively settled.

65. How may a partnership be dissolved?

By the mutual consent of the partners, by the abrupt withdrawal of either partner on giving notice, by the expiration of the term for which the copartnership was formed, by the assignment of a partner's interest in the firm, or by the sale of his interest under execution for his separate debts, by the death of either partner, or by the interposition of a Court of Equity decreeing a dissolution whenever circumstances seem to warrant it. Courts of Equity have full jurisdiction over all disputes and claims between partners, and may do whatever is necessary to settle them in conformity with justice; but they will not

interfere in cases of mere defects of temper, casual disputes, difference of opinion and other minor grievances, however inconvenient and annoying. "When partners differ," says Lord Eldon, "as they sometimes do when they enter into another kind of partnership, they should recollect that they entered into it for better and worse, and this court has no jurisdiction to make a separation between them, because one is more sullen, or less good-tempered, than the other."

66. Where a partnership is dissolved by mutual consent and one of the partners has been appointed to settle its affairs, will a payment to any of the others release a debtor of the firm?

Ordinarily a debtor may make payment to any partner of a debt due to the firm, and if such payment be made in good faith, the release or discharge given by the partner is effectual. But if all the debts were assigned and transferred to any person as his property, every debtor who had notice of this would be bound to make payment to this person alone; and if he paid any one else, he would be obliged to pay the money over again.

67. When a dissolution has been caused by the death of any partner, what rights have the representatives of the deceased partner in the partnership property?

The whole property, in the case of a dissolution, caused by the death of any partner, goes to the surviving partners for the purpose of settling the firm's affairs, and they have all the power which is necessary for that purpose and no more. If they carry on the business with the partnership funds, they do so at their own risk, and the representatives of the deceased may require their share of the capital, and choose between calling on them in addition, for interest or for a share of the profits.

"The survivors are not partners," says Prof. Parsons, "but tenants in common, or joint owners with the representatives of the deceased of the stock or property in possession: and have all necessary rights to settle the affairs of the concern and pay its debts. After dissolution, however caused, one who had been a partner has no authority to make or indorse notes or bills with the name of the firm, even if he be expressly authorized to settle the affairs of the firm. There must be distinct authority to sign for the others who were formerly partners." A verbal authority, however, will be sufficient.

68. When a partnership has been dissolved by the withdrawal or retirement of one of the partners, what course should he pursue to relieve himself from future liability?

He should give notice of the dissolution in one of the usual advertising gazettes of the place where the business was carried on, and actual and express notice to all who previously had dealings with the firm. Without this the partners may still act in the name of the firm, and create liabilities on its members in favor of others, unless it can be proved that they had notice of the dissolution. A notice, however, is not necessary in cases of dissolution by the bankruptcy or death of a partner; nor where a dormant partner retires from a firm, except to those who knew the fact of his being a dormant partner.

When one partner assigns his share or interest in the partnership property to the others, *observe that the word release is used*. Partners are joint tenants, and it is said that the word "release" can alone pass the whole interest.

69. What is the method usually adopted in the settlement of partnership affairs?

If the partners have specified a particular mode in their

articles of copartnership, that will be held to furnish the true rule of adjustment in winding up the partnership affairs. In the absence of express stipulations, or the abandonment thereof, the course adopted by *Courts of Equity* is, first, to order a sale of all the real and personal property, including stock, leases and good-will, as the best means of ascertaining the value, and from the proceeds thereof to discharge the debts of the concern. After the debts have been discharged, an account will be taken between the partners, going no further back than the last *stated account*, unless a gross and palpable error or fraud can be shown. Each partner is to be credited with whatever he has advanced to the partnership, and charged with all the debts and claims which he owes, or is accountable for to the partnership; with all interest accruing upon the same debts and claims; and with all profits which he has made out of the partnership effects, during the partnership or since the dissolution, either rightfully or by a misapplication thereof. In the final division, the partners share equally, if the contract, or books, or usage of the firm do not show a different arrangement.

70. When a change has been made in a firm by the retirement of one partner, or the admission of a new one, what precaution should be taken with reference to the securities of guaranty and suretyship held by the firm?

It is a wise precaution to examine all such securities, and if they do not expressly provide for a continuance, in case of change of partners, new obligations should be substituted for them. It has been decided that a guarantor is not liable on a guaranty for advances to be made or credits to be given, from time to time, after a change of the original partners; and that a surety is not liable on a bond given

by a principal and surety to a firm for advances made by the firm to the principal after the withdrawal or death of one of the partners. The ground of this decision is, that it is presumed the surety had regard to the character of the persons composing the firm, and it may have been that the partner, dying or going out, was the one on whose prudence and integrity he relied not to make imprudent advances. Upon the same general principle, bonds given by sureties to partners for the fidelity and good conduct of clerks, agents, or other officers, will not apply as a security after any change of the members of the partnership.



CHAPTER VI.

CONSCIENCE IN BUSINESS.

"Constant engagement in traffic and barter has no elevating tendency. The endeavor to obtain the upperhand of those with whom we have to deal; to make good bargains; the higgling and scheming; and the thousand petty artifices which in these days of stern competition are unscrupulously resorted to, tend to narrow the sphere and to lessen the strength of the intellect, and at the same time the delicacy of the moral sense. The consequence is, that mental and moral obligations have been overlooked and slighted. . . . We would see the spirit of religion introduced into business, and the method and perseverance of business carried into religion."—LYNDALL.

71. **W**HAT is the test by which the morality of an action may be determined?

Moral laws so far as they are identical with the will of God are learned from two sources: first, express revelation; and secondly, the light of nature or tendency of any action to promote or diminish the general happiness. Where the great Creator has expressly made known His will, it "sure becomes the creature" to obey. Thou shalt not steal is a plain command, and plainly forbids one mode of getting money. Love thy neighbor as thyself, or what is called the golden rule, is a general guide by which the morality of all actions affecting others may be determined. But where His will is not so plainly manifest, we must inquire of our reason, in order to determine whether an action we are about to do be right or wrong in view of morality, *what would be the effect on the*

general happiness of mankind, if such action was generally permitted? God has plainly designed the happiness of His creatures, as may be seen in the construction of the world and of man. "If He had wished our misery, he might have made *sure* of His purpose, by forming our senses to be so many sores and pains to us, as they now are instruments of gratification and enjoyment; or by placing us amidst objects so ill-suited to our perceptions as to have continually offended us, instead of ministering to our refreshment and delight. He might have made everything we tasted bitter; everything we saw loathsome; everything we touched a sting; every smell a stench; and every sound a discord." Whatever, therefore, would tend, if generally done or allowed, to increase the happiness of mankind, is in conformity with His will, and whatever would produce evil, or inconvenience, or misery, is a violation of the moral law. Here we arrive at the foundation of the obligation of contracts. Hence, a man is obliged *to keep his word, to perform his promises, to execute his contracts*; because, if men's promises and agreements could not be relied upon, there would be an end to confidence, which is essential in all the relations of life, and to the existence of happiness.

72. What is the test by which the morality of BARGAINS may be determined?

The obligation of promises is to be measured by the expectation which the promiser voluntarily and knowingly excites; and, therefore, Moral Philosophy, which is one of the interpreters of moral law, has deduced a rule governing the construction of contracts, which is that—

Whatever is expected by one side, and known to be so expected by the other, is to be deemed a part or condition of the contract.

73. What relation has this rule to prices that a seller may charge for his commodities in the absence of an express agreement ?

A seller has a right to fix whatever price he pleases upon his property, and to hold it until he can obtain his price. A buyer has a right to decline to purchase a property or article of merchandise until he can obtain it at his price, or both may agree upon a price without regard to others' prices. But in the event of a sale without an agreement as to price, the rule that has been stated obliges a seller not to charge more for his commodities than the market price. "Whoever opens a shop," says Paley, "or in any manner exposes his goods to public sale, virtually engages to deal with his customers at a market price ; because it is upon the faith and opinion of such an engagement that any one comes within his shop doors, or offers to treat with him. This is expected by the buyer ; is known to be expected by the seller : which is enough, according to the rule delivered above, to make it a part of the contract between them, though not a syllable be said about it. The breach of this implied contract constitutes the fraud."

74. Is a seller or buyer bound to disclose to the other any information that he may possess that is likely to have an important influence upon the market price in the future ?

This is a point that has been discussed by writers on ethics from the time of Cicero to the present. Cicero propounded the question, whether a corn merchant, who had arrived at Rhodes with a cargo of grain during a season of great scarcity and knowing that other vessels laden with grain were also on the way, was bound in conscience to inform the buyers of that fact. Upon this question he quotes the opinion of Diogenes, who thought such a conceal-

ment was justifiable; and of Antipater, with whom Cicero agrees, who thought that it was in bad faith. Later writers dissent from this doctrine, and Pothier asks whether any one ever thought of accusing Joseph of injustice in taking advantage of the knowledge which he had of the years of barrenness to cause Pharaoh to buy the fifth part of the corn of his subjects, without informing them of those years of sterility which were about to come. Analogous to the question under consideration there is another: Suppose that a merchant of Philadelphia has early information of a great rise in flour in England and he goes out into the market to buy flour: is he bound to inform sellers of what he has heard? We think that neither seller nor buyer would expect such information to be communicated; that the rule stated above is broad enough for practical use, and that a seller who charges no more than the market price at the time of sale without regard to the market price at some other time in the future, and a buyer who gives the market price at the time the bargain was made, have done all that is required of them in law or conscience.

75. Again, is a seller bound in conscience to disclose the faults or defects in what he has to sell?

The rule with regard to the concealment of extrinsic circumstances that affect the value of an article—as for instance, the state of the markets—and its intrinsic qualities is very different, even in law, and some writers contend that “a sound price warrants a sound article,” as a principle which is obligatory everywhere. They argue that the buyer expects a certain article, or an article of a certain quality, and the seller knows of his belief and confidence; hence he is bound to furnish such an article, or make known its faults. The man who advances a direct false-

hood, in recommendation of an article, is called a cheat. He who conceals faults which he knows it possesses acts from the same motive, viz., to procure a higher price than he could otherwise expect, and the effect to the prejudice of the buyer is precisely the same. This is a just and a practical rule, obligatory on all alike, from the manufacturer to the retailer, and on all who buy and sell.

76. Does a merchant violate any law of morals by asking more for his commodities than he is willing to take?

It is argued by some that the mere attempt to ask a different price from that which you are prepared to take is most injurious, both morally and in a business view; for the instant it is found out, you have no end of bantering and bargaining to get the very lowest price, and all confidence in you vanishes. An Englishman writes that he always tries to beat down the price where he does not know the exact value of an article, or the character of the tradesman, but if he succeeds he never again enters that shop, whereas if he fails he continues his custom. But while the plan of having only one price, and adhering to it, is the most pleasant, satisfactory and politic way of doing business, we can see nothing morally wrong in accepting less than the price first asked, or even less than a fair market price. In order to raise money, or reduce stock, or to gain a customer, a merchant who cannot get what he asks may be justified in taking what he can get.

77. Is a merchant morally justified in buying goods much below their market value because the seller is in necessitous circumstances, and obliged to accept his offer?

The author of "*Business Life in London*" depicts in strong colors the practice in this respect. He says: "To

beat down a poor, starving mechanic or poor tradesman, who brings his goods to you for sale, and such goods as you want, because it is late on Saturday night, or you know there is no place where he can get the money immediately for them, and that unless he does, he cannot get his family a Sunday dinner,—under such circumstances to offer him half of what they are fairly worth, is not only a sin, but a crime against the community at large. If you want to know whether this is ever done, I refer you to the furniture trade, and the poor, half-starved little masters who make up goods, and then take them round to the upholsterers and wholesale cabinet-makers for sale. Some houses in that trade are known as ‘slaughter-houses,’ and the poor little makers never go to them until they have exhausted every other hope, and are compelled to make a sacrifice.

“That it is done on a much larger scale by bankers, money-lenders, and sharp bill-brokers, and wholesale men in all departments, where an immediate realization is absolutely necessary, is well known. I know of one miserable rich man, who had always £100,000 at his command, and who for years used to make it his boast, when he went on the Exchange, that *he was the man for burnt-offerings and sacrifices*, and was accustomed to say, ‘Whoever wants cash and must have it, let him come to me and I will supply him.’ This impious wretch only spoke out coarsely and brutally the principles which too often our sharp men of business practise in their dealings with their fellow-men, when they are pressed, or must make up money on an emergency.”

78. Does the principle, that a man has a right to do what he pleases with his own, justify a merchant in selling

his goods below cost in order to break down a rival in business?

Where the object is an injury to another, the statement of the question is its sufficient answer. But it has been made a question, whether a man established in trade has a moral right to sell goods below cost unless necessity compels the sacrifice. Lyndall remarks, "He may do so with one article, and may in this way, perhaps, increase his general business. But to do so in all cases is, for the time, certain injury to himself, and the result may be calamitous. The public are benefited. But what right has the public to the products of his skill and labor, without giving for them an equivalent of the same market value? Should business be converted into a species of sale, in which the public, as auctioneer, urges on the rival bidders for its custom, knocking it down to the highest at twice its real worth? Some people give their goods away; and a railway company has carried passengers ten miles for one penny. Of course some one gains a profit by this folly, but not those who are entitled to it. The Scriptural injunction, 'He that worketh not, neither shall he eat,' is the foundation truth of economic science. That the idle and worthless should seize upon the gains of the industrious, even though it be through the indiscretion of the latter, is a result that every right-minded person must lament. To him who has a family dependent upon him for support, it must be a bitter grief to see his earnings constantly drained away in the attempt to beat his opponent; and he will learn, sooner or later, that there is a limit beyond which the contest cannot be carried without moral guilt."

79. Can a merchant have a conscience "void of offence,"

who sells certain leading articles at or below cost in order to attract trade by creating an impression that all his goods are proportionably cheap?

When a man resorts to the practice of offering certain articles at tempting prices, in order to entrap the unwary, and sell them other and inferior goods at high prices, he is undoubtedly a cheat, for he deceives his customers by creating an impression that he is selling cheaper than others, whereas in fact he means to charge more. But where a merchant feels confident that he can serve a buyer better than he has been served by others, and means to take no unfair advantage on other articles by offering one or more below the market, in order to attract his attention, the question is one more difficult of solution, and many conscientious men have thought the practice did not involve any wrong. But Mr. Arthur, the biographer of Samuel Budgett, who, though a model merchant in some respects, resorted to the expedient of selling leading articles at or below cost, remarks:

"If a man feels that he can serve the public with a certain article better than they are usually served, he is right to do so. But he ought only to take such modes of attracting the attention of the public as arise out of the actual advantages he has to offer. He is not bound to withhold a general advantage because it may cause an individual loss—quite the contrary; but he ought not to parade any advantage that is not real, to create any impression that is not correct; to hold out the bait of one kind of service, while he means to perform another. As a mode of competition, the system of leading articles is decidedly to be condemned in itself, and especially so as it offers to dishonest men a bait whereby to entrap prey."

80. Is adulteration of merchandise allowable where the articles used for adulteration are not injurious in themselves, and a compensation is allowed to the buyer in the price?

No one pretends to justify adulteration where the object is manifestly deception or an inordinate profit, or when the ingredients used are deleterious; but it is claimed by many that where the adulteration is harmless, as chicory with coffee for instance, no injury is sustained by the public and no moral wrong is done. But the question, as Lyndall remarks, "is not as to the seeming good or bad results to the purchaser, but whether it is right to sell goods under false names, whether, in fact, deception is a legitimate principle of commerce? Perhaps no one, not even those who practise it, would contend that it is. It is worse than trifling to attempt to palliate fraud, by the excuse that the spurious articles are of a harmless character. Truth is sacrificed, and its sacred obligations trampled under foot; it matters not for what object, the crime stands inexcusable, and merits indignant rebuke. It requires a considerable effort of forbearance to deal calmly with men who, when justly charged with violating the laws of morality, excuse their conduct by replying that they are not poisoning us."

81. Is it consistent with the principles of moral integrity to sell an article under different names, or to mix inferior with superior grades and qualities?

Rev. Dr. Tyng, of New York, relates that a young druggist, whose conscience had been quickened in its sensitiveness to truth and honesty, presented to him this statement: "I am required to sell three different articles as medicines, under three different names, to purchasers who suppose them to be distinct things, and who buy them as such for

distinct purposes. And yet I take them all out of the same vessel, and they are identically the same thing; can I honestly practise a deception like this?" Another, a clerk in a large grocery establishment, said: "I am required to pack barrels of sugar with a small proportion of sugar of a finer quality at each end, and the whole of the centre filled up with an inferior kind; how can I do it?" He remarks, "Christian integrity and honor can never sanction these false representations in traffic, whether they are verbal or material. No authority or example can make them right, and no success or accumulation of gain can make them finally lucrative. The whole history of human traffic sustains the divine testimony, 'He that getteth riches and not by right, shall leave them in the midst of his days, and at his end shall be a fool.'"

82. Is a man who has failed and been released from his obligations by the consent of his creditors, or the operation of the law, morally bound to pay those debts if he subsequently obtain the means?

We have before us the opinions of a merchant and of a divine on this point, and both in the affirmative. The author of "Business Life in London" thinks that "as soon as a man who has been relieved of his difficulties, by the law preventing the creditor from oppressing him, is in a position to pay without absolute injury to his business, it is a solemn duty and only an honest act that he should do so. In other words, if he have £5000 to spare, and which he thinks he ought to invest for the benefit of his family, it is his duty as an honest man, if his family is young and totally unprovided for, to insure his life for that amount, and pay his creditors back the money belonging to them." Rev. Stephen H. Tyng refers to the man who compounds with

his creditors for part of his debt, and subsequently engages in successful trade, builds him new houses, sets out with new furniture and display; and often meets the men whose hopes he has broken, and whose families he has ruined, with an unblushing front, and a self-satisfied smile of welcome, while he honestly owes them it may be ninety per cent. of all their claim, with interest accruing, and asks, "Can he be honest? Can he be religious? Is such a course to meet the approbation of upright men? Can it ever deceive a God of truth and justice? We answer, NEVER. And every dollar that the man subsequently earns is the righteous property of others, until his whole obligation is discharged." This is strong language, but, we apprehend, more forcible than true. There is no scriptural injunction that layman or clergyman can quote which places debts above all other promises, and certainly an ordinary promise can be released in conscience as well as in law, and when released is no longer binding. If I promise a man to go to a certain place, and he afterward excuses me from going, am I still bound in conscience to go in order to fulfil my promise? We think the true doctrine on this question is, that where the debtor knows that his failure was produced by his own carelessness, or extravagance, or wrong-doing of any kind, he is bound to make restitution whenever he has the means under all circumstances, whether his creditors have or have not released their claims; but where the failure was caused by some one of the hundred accidents and mishaps to which all trade on credit is liable, without fault on the debtor's part, a release in law is a release in conscience.

In all cases of credit, where there are no words or acts of *especial trust and confidence*, the relation of buyer and seller, of borrower and lender, is one of mutual promise and mutual

risk. The seller impliedly promises to deal fairly, and charges a profit proportionably to his opinion of the risk; and the buyer agrees to make a fair representation of his circumstances, to act with such prudence and to live with such economy that he may reasonably hope to pay his debts, and where both parties act in good faith, but the buyer is compelled to fail, a full surrender of property is as much as the creditor can ordinarily demand in justice.

Credit originates with men of large capital with a view to increased profit, and partakes largely of the nature of agency. Agency and credit in a commercial community are necessary and eminently beneficial; they should be used in perfect good faith, and guarded by the nicest honor; but where misfortune occurs, it is a misconception of justice that all loss shall fall on the agent and none on the real owner of the property.

There are many other interesting questions of casuistry in business that might be considered, but we close the chapter by submitting a few that every one can answer according to the enlightenment of his own conscience.

83. Is puffing or extravagant commendation of wares allowable?

84. Is a man justified in buying cheap clothing or other goods when he knows that the cheapness has been attained by not giving laborers a fair remuneration for their work?

85. Is a manufacturer of clothing justified in employing women who work only to earn spending money, and encourage them to enter into competition with those dependent on their needle for their daily bread?

86. Would a merchant be entitled to a license from a court of conscience for two stores, one where his legitimate business is carried on, and another where, under a feigned name, he disposes of his unmarketable goods by pretending to sell out to close business?

87. Is a creditor justified in refusing to unite with the other creditors in releasing an honest debtor who offers to give up all his property to pay his debts, or to endeavor by severe measures to obtain the full amount of his claim?

88. Is a man who has attained a competency morally justified in continuing on in business, or should he retire and make room for others?

89. Is a Christian man justified in dealing with unprincipled adventurers who neither fear God nor regard man, because they sell cheaper than honest tradesmen, or should he sustain by his custom men who carry their consciences into their business?

[So, then, every one of us shall give an account of himself to God.—ROM. xiv. 12.]



CHAPTER VII.

PRINCIPLES OF SUCCESS REVEALED BY SUCCESSFUL MEN.

"If you want to test a young man and ascertain whether nature made him for a king or a subject, give him a thousand dollars and see what he will do with it. If he is born to conquer and command, he will put it quietly away till he is ready to use it as opportunity offers. If he is born to serve, he will immediately begin to spend it in gratifying his ruling propensity."—PARTON.

IT may be profitable, before entering upon the main subject of our inquiry—the usages and laws of business—to tarry a while and hold converse with those who have achieved great distinction, whether as authors, orators, or men of business, and endeavor to discover, if possible, the secret of their power, and especially ascertain what finger-boards they have set up that will serve to guide others who are travelling the same road to reach the same goal. First, then,

90. To what circumstances do EMINENT WRITERS attribute their power of commanding the world's attention?

My morning haunts, says Milton, are where they should be, at home; not sleeping, or concocting the surfeits of an irregular feast, but up and stirring; in winter, often ere the sound of any bell awakens men to labor or devotion; in summer, as oft with the bird that first rouses, or not much tardier, to read good authors, or cause them to be read, till attention be weary or memory have its full freight, then

with useful and generous labors preserving the body's health and hardiness.

There is but one method of attaining to excellence, says Sydney Smith, and that is hard labor; and a man who will not pay that price for distinction had better at once dedicate himself to the pursuit of the fox, or sport with the tangles of Neera's hair, or talk of bullocks, and glory in the goad. There are many ways of being frivolous, and not a few of being useful; there is but one mode of being intellectually great.

There is not a man on earth out of a lunatic asylum, says Bulwer, who has not in him the power to do good. What can writers, haranguers, or speculators do more than that? Have you ever entered a cottage, ever travelled in a coach, ever talked with a peasant in the field, or loitered with a mechanic at the loom, and not found that each of these men had a talent you had not, knew some things you knew not? The most useless creature that ever yawned at a club, or counted the vermin on his rags under the suns of Calabria, has no excuse for want of intellect. What men want is, not talent, it is purpose; or in other words, not the power to achieve, but the will to labor.

Charles Dickens writes: The one serviceable, safe, certain, remunerative, attainable quality in every study and every pursuit is the quality of attention. My own invention, or imagination, such as it is, I can most truthfully assure you would never have served me as it has, but for the *habit of commonplace, humble, patient, daily, toiling, drudging attention.*

Washington Irving says: Well-matured and well-disci-

plined talent is always sure of a market, provided it exerts itself, but it must not cower at home and expect to be sought for. There is a good deal of cant, too, about the success of forward and impudent men, while men of retiring worth are passed over with neglect. But it usually happens that those forward men have that valuable quality of promptness and activity, without which worth is a mere inoperative property. A barking dog is often more useful than a sleeping lion.

The longer I live, says Sir Folwell Buxton, the more I am certain that the great difference in men between the great and the insignificant is ENERGY, invincible determination, an honest purpose once formed, and then death or victory. This quality will do anything in the world, and no talents, no circumstances, will make a two-legged creature a man without it. The very reputation of being strong-willed, plucky, and indefatigable, is of priceless value. It often cows enemies, and dispels at the start opposition to one's undertakings which would otherwise be formidable.

My rule is, says Sir John Hunter, to consider, before I commence, whether the thing be practicable. If it be not practicable, I do not attempt it. If it be practicable, I can accomplish it if I give sufficient pains to it; and having begun I never stop till the thing is done. To this rule I owe all my success.

I respect the man, says Goethe, who knows distinctly what he wishes. The greater part of all the mischief in the world arises from the fact that men do not sufficiently understand their own aims. They have undertaken to

build a tower, and spend no more labor on the foundation than would be necessary to erect a hut.

The secret of all success, says Mrs. Oliphant, is to know how to deny yourself. If you once learn to get the whip-hand of yourself, that is the best educator. Prove to me that you can control yourself, and I'll say you are an educated man, and without this all other education is good for next to nothing.

"Learning, by study must be won ;
'Twas ne'er entailed from sire to son."

91. Secondly, How did the great ORATORS obtain their command of language?

William Pitt, before he was twenty years old, had read the works of nearly all the ancient classic authors, many of them aloud, dwelling sometimes for hours on striking passages of an orator or historian, noticing their turns of expression, and trying to discover the secret of their charm or power. When overwhelmed with official duties he divided his work into three parts: that which was not worth doing; that which would do itself; and that which was quite enough for any man to attempt.

Charles James Fox, even greater than Pitt in oratory, developed his talents by practice, and he made a point of speaking in Parliament as often as he could, once every night if an opportunity offered, expressly with a view to his own improvement. When appointed Secretary of State, being piqued at some observation as to his bad writing, he employed a writing master and wrote copies like a school-boy until he had sufficiently improved himself. Though a corpulent man, he was wonderfully active in picking up cut tennis balls, and when asked how he contrived to do

so, he playfully replied, "Because I am a very painstaking man."

Gladstone, when Prime Minister of England, remarked: Believe me when I tell you that the thrift of time will repay you in after life with a usury of profit beyond your most sanguine dreams, and that the waste of it will make you dwindle, alike in intellectual and in moral stature, beyond your darkest reckonings.*

Henry Clay attributed his success to the fact that, at the age of twenty-seven, he began and continued for years the practice of daily reading and speaking upon the contents of some historical and scientific book. "These off-hand efforts," he says, "were made some times in a cornfield, at others in the forest, and not unfrequently in some distant

* It is wonderful what results have been achieved by those who have been misers of time, and who let none of their moments fall idly to the ground. The biographer of George Stephenson tells us that the smallest fragments of his time were regarded by him as precious, and that he was never so happy as when improving them. Henry Kirke White learnt Greek while walking to and from a lawyer's office. Hugh Miller found time, while pursuing his trade as a stonemason, not only to read but to write, cultivating his style till he became one of the most facile authors of the day. Elihu Burritt acquired a mastery of eighteen languages, and twenty-two dialects,

not by rare genius, which he disclaimed, but by improving the bits and fragments of time which he could steal from his occupation as a blacksmith. Mr. Grote, the historian of Greece, and the author of two large volumes on Plato, was a banker. Sir John Lubbock, the highest English authority on prehistoric archaeology, is a merchant. John Quincy Adams, to the last day of his life, was an economist of moments. To redeem the time he rose early. He said, "Time is too short for me rather than too long. If the day were forty-eight hours long instead of twenty-four, I could employ them all, if I had but eyes and hands to read and write."

barn, with the horse and ox for my auditors. It is to this early practice in the great art of all arts that I am indebted for the primary and leading impulses that stimulated me forward, and shaped and moulded my subsequent entire destiny."

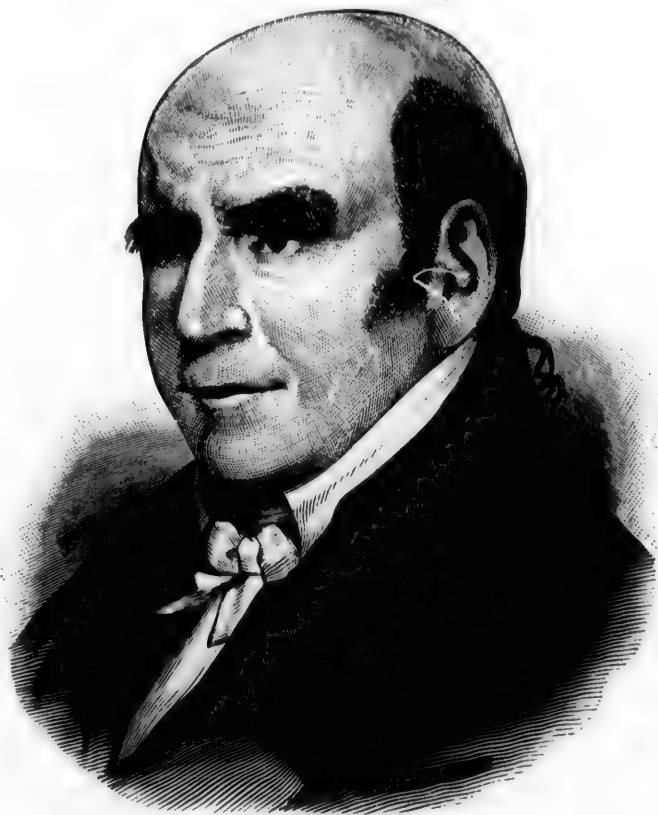
Calhoun's wonderful power of abstract thought had its origin in cultivating the faculty of attention, by which he could concentrate his whole mind and retain it upon any subject until he had mastered all its details. He states that to this end he had early subjected his mind to such a rigid course of discipline, and had persisted without faltering, until he had acquired such perfect control over it, that he could confine it to any subject as long as he pleased without wandering even for a moment, and that it was his uniform habit, when he set out alone to walk or ride, to select a subject for reflection, and he never suffered his attention to wander from it until he was satisfied with its examination.

Daniel Webster, when a lad at school, could not declaim before his class. Though he had prepared himself and rehearsed his piece in his room over and over again, when his name was called in school he could not rise from his seat, and when the occasion was over, he went home and wept bitter tears of mortification; yet he persevered and became an orator. His power of accomplishing a vast deal of mental labor in a short time he ascribed to the fact that, when engaged in thought, he put forth all his powers, he exerted his mind to the utmost; but when his mental vision began to become obscure, he ceased entirely, and resorted to some amusement or light business as a relaxation.

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STEPHEN GIRARD,
Founder of Girard College (for Orphans).

Longfellow's lines seem true as well as poetical :

"The heights that great men gained and kept
Were not attained by sudden flight;
But they, while their companions slept,
Were upward toiling in the night."

92. Thirdly, What were the keys used by the Napoleons of wealth to unlock the vaults where nature has deposited her golden treasures?

Rothschild, the founder of the wealthiest family of modern times, began life as a peddler, and literally, as also did John Jacob Astor, travelled with a pack on his back. He speculated heavily, took great risks, was lucky, and laid the foundations of a vast fortune. His early success he ascribed to his adherence to the following rules :

1. "I combined three profits; I made the manufacturer my customer and the one I bought of my customer; that is, I supplied the manufacturer with the raw material and dyes; on each of which I made a profit, and took his manufactured goods, which I sold at a profit; and thus combined three profits.

2. "Make a bargain at once. Be an off-handed man.

3. "*Never have anything to do with an unlucky man or place.* I have seen," said i.e., "many clever men who had not shoes to their feet. I never act with them; their advice sounds very well, but fate is against them; they cannot get on themselves; how can they do good to me?

4. "*Be cautious and bold.* It requires a great deal of boldness and a great deal of caution to make a great fortune; and when you have got it, it requires ten times as much wit to keep it."

Stephen Girard, the founder of the Girard College, in Philadelphia, combined a remarkably bold, venturesome commercial spirit, with a narrow, miserly attention to petty details. If the stories which are related of him be not apocryphal, he was a sincere believer in the maxim

commended by Franklin, that the cents should be looked after, for the dollars will take care of themselves.*

John McDonough, the millionaire of New Orleans, imparted to a lawyer of that city the following outline of his career :

"I first came to Louisiana, when it was a Spanish colony, as the agent for a house in Baltimore and a house in Boston, to dispose of certain cargoes of goods. After I had settled up their accounts and finished

* It is said a gentleman from Europe purchased a bill of exchange on Girard, to defray the expenses of a tour to this country. It was duly honored on presentation, but in the course of their transactions, it so happened, that *one cent* remained to be refunded on the part of the European; and on the eve of his departure from this country, Girard dunned him for it. The gentleman apologized and tendered him a six quarter cent piece, requesting the difference. Mr. Girard tendered him in change *five cents*, which the gentleman declined to accept, alleging he was entitled to an additional quarter of a cent. In reply Girard admitted the fact, but informed him that it was not in his power to comply, as the government had neglected to provide the fractional coin in question, and returned the gentleman the six cent piece, reminding him, however, that he must still consider him his debtor for the balance.

An acquaintance was invited to

witness the improvements at his farm, and was shown to a strawberry bed, which had been in the greater part gleaned of its contents, and told that he might gather fruit in that bed; when the owner took leave. That friend, finding that this tract had been nearly stripped of its fruit by his predecessors, trayed to another tract, which red to bear more abundantly, when he was accosted by Mr. Girard: "I told you," said he, "that you might gather strawberries only in that bed."

"We saw that remarkable man," says another writer, "after his head was white with the frosts of nearly fourscore years, and could not help noticing, even then, the minute attention which he gave to the most trivial thing that could affect his fortune. 'Take that lot of fowls away; the roosters are too many; they would keep the hens poor,' said the old merchant to a farmer, who had brought them for one of Girard's ships—'take them away—I will not buy them.'"

their agency, I set up to do business for myself. I had become acquainted with the Spanish governor, who had taken a fancy to me, although I had never so much as flattered him, and through his influence I obtained a contract for the army, by which I made \$10,000. After this, I gave a splendid dinner to the principal officers of the army and the governor, and by it obtained another contract, by which I made \$30,000.

"This is what the French and the Creoles do not understand. I mean the spending of money judiciously. They are afraid of spending money. A man who wishes to make a fortune must first make a show of liberality, and spend money in order to obtain it. By that dinner which I gave to the Spanish authorities, I obtained their good-will and esteem, and by this I was enabled to make a large sum of money. To succeed in life, then, you must obtain the favor and influence of the opulent, and the authorities of the country in which you live. This is the first rule.

"The natural span of a man's life," observed Mr. McDonough, 'is too short, if he is abandoned to his own resources, to acquire great wealth, and, therefore, in order to realize a fortune, you must exercise your influence and power over those who, in point of wealth, are inferior to you, and, by availing yourself of their talents, knowledge, and information, turn them to your own advantage. This is the second rule.' Here he made a long pause, as if lost in thought, and seeing him remain silent, I asked, 'Is that all?' 'No,' said he, 'there is a third and last rule which it is all-essential for you to observe, in order that success may attend your efforts.' 'And what is that?' I inquired.

"Why, sir," said he, 'it is *Prayer*. You must pray to the Almighty with fervor and zeal, and you will be sustained in all your desires. I never prayed sincerely to God, in all my life, without having my prayer answered satisfactorily.' He stopped, and I said, 'Is this all?' He answered, 'Yes, sir; follow my advice, and you will become a rich man.' And he arose and left me."

John Jacob Astor, the founder of the wealthiest family in New York, was fortunate in many things, but in nothing more than that early in life he appreciated the value of mercantile integrity. No more laudatory inscription could be carved on his monument than the following words of one who knew him well:

He never asked but one price, and he never departed from it.

He represented everything as it was, and never deceived anybody.

He never told a lie, even 'v implication, to sell a lot of goods; they were always found to be as he had represented them.

The modern Astor, Mr. Stewart of New York, is accredited with adherence to similar principles in the management of his business. He affixed a price to his merchandise, and, it is said, did not depart from it. When he first embarked in the dry-goods business in New York, having been an assistant teacher in the Mechanics' Society school, he adopted a suggestion made to him, of having seats in front of his counter, so that women might rest themselves while purchasing, an idea that had not been adopted at that period by other dealers. This proved an attractive feature, and "many ladies, who did not really wish to buy any thing, would stop at Stewart's and buy sixpence worth of something, simply to get the benefit of a rest. The consequence was, there was always a rush for the little store with seats." His stock at first consisted principally of "sample lots" of auction sales—that is, collections of small quantities of various articles thrown together in confusion and sold in heaps for what they would bring. These he purchased, and after the business of the day was over, he and his wife assorted them, put them into salable condition and arranged them in their proper places on the shelves of the store. Early in his mercantile career he noticed that ladies while "shopping" were given to the habit of gossiping and flirting with the clerks, and he adopted the expedient of employing as his salesmen the handsomest men he could procure. Women then came to his store in greater numbers than before, and "Stewart's nice young men" were

the talk of the town. Thus by tact and knowledge of human nature, especially fashionable women's nature, he attracted fashionable custom, and by employing men of extraordinary good taste in the selection of goods as buyers, and selling at a moderate profit, and having one price, he built up an enormous trade.

If I were to try to compress into one sentence, said Nasmyth—the inventor of the steam hammer, and who retired with a large fortune before he was fifty—the whole of the experience I have had during an active and successful life, and offer it to young men as a rule and certain receipt for success in any station, it would be comprised in these words—*DUTY first! PLEASURE second!* From what I have seen of young men and their after progress, I am satisfied that what is generally termed “bad fortune,” “ill luck,” and “misfortune,” is, in nine cases out of ten, simply the result of *inverting* the above simple maxim. Such experience as I have had convinces me that absence of success arises, in the great majority of cases, from want of self-denial and want of common sense. The worst of all maxims is—“*Pleasure first; work and duty second.*”

Jonathan Sturgis, an eminent Boston merchant, ascribes his success in life to three valuable lessons given him by three different persons:

Never you mind who neglects his duty, said his grandfather, be you faithful and you will have your reward.

Make yourself so useful to your employers, said another, that they cannot do without you.

Be careful, said another, who you walk the street with.

He says, “Fidelity in all things; do your best for your employers; and carefulness about your associates: these

are the foundation-stones of character and honorable success."

Hon. Daniel J. Morrell, the manager of the great Cambria Iron Works, at Johnstown, Pa., which employs in one way or another the inhabitants of a whole town of seven thousand persons, when asked what was the secret of such a development of business as his—answered, "We have no secret. We always try and *beat our last batch of rails*. That is all the secret we've got, and we don't care who knows it."

P. T. Barnum, recently elected Mayor of Bridgeport, and who in his day has contributed to the enlightenment as well as the gayety of nations, ascribes his success to the fact that he gave his patrons more for their money than any one else in his peculiar line, and to persistent advertising, or, as he phrases it, "a liberal use of printer's ink."

[Mr. Barnum is the only man who ever lived that made a million of dollars and also wrote a dissertation on Money Making that was worth reading. Generally, the men who can write about money are not the men who have it; and the men who make money laugh at those who only write about it, and apparently they have the best of the joke. But Mr. Barnum has made a fortune, and told others how they may do likewise.

At the request of the author of this Treatise, he wrote a series of rules for business success, which were published in 1852, and which he subsequently expanded into a lecture on the *Art of Money Getting*; from which he realized considerable sums, and for the copyright of which he declined an offer of six thousand dollars. Among the valuable suggestions and apt illustrations contained in that lecture are the following:

Those who really desire to attain an independence have only to set their minds upon it and adopt the proper means, as they do in regard to any other object which they wish to accomplish, and the thing is easily done.

There are many who think that economy consists in saving cheese



HON. DANIEL J. MORRELL,
Manager of the Great Cambria Iron Works at Johnstown, Pa., employing over
7000 People.



parings and candle ends, in cutting off two pence from the laundress' bill, and doing all sorts of little, mean, dirty things. Economy is not meanness. The misfortune is also that this class of persons let their economy apply only in one direction. They fancy they are so wonderfully economical in saving a half-penny, where they ought to spend two-pence, that they think they can afford to squander in other directions. Punch, in speaking of this "one idea" class of people, says, "They are like the man who bought a penny herring for his family's dinner, and then hired a coach and four to take it home." I never knew a man to succeed by practising this kind of economy.

True economy consists in always making the income exceed the out-go. Wear the old clothes a little longer, if necessary; dispense with the new pair of gloves, live on plainer food if need be. So that under all circumstances, unless some unforeseen accident occurs, there will be a margin in favor of the income. A penny here and a dollar there placed at interest go on accumulating, and in this way the desired result is attained.

The foundation of success in life is good health; that is the substratum of fortune; it is also the basis of happiness. If, then, sound health is the foundation of success and happiness in life, how important it is that we should study the laws of health, which is but another expression for the laws of nature.

Many persons knowingly violate the laws of nature against their better impulses, for the sake of fashion. For instance, there is one thing that nothing living, except a vile worm, ever naturally loved, and that is tobacco; and yet how many persons there are who deliberately train an unnatural appetite, and overcome this implanted aversion for tobacco, to such a degree that they get to love it.

The use of intoxicating drinks as a beverage is as much an infatuation as is the smoking of opium by the Chinese, and the former is quite as destructive to the success of the business man as the latter. It is an unmitigated evil, utterly indefensible in the light of philosophy, religion, or good sense. It is the parent of nearly every other evil in our country.

The safest plan, and the one most sure of success for the young man starting in life, is to select the vocation which is most congenial to his tastes. Some are born natural mechanics, while others have a great aversion to machinery. I belong to the latter class; I never had the slightest love for mechanism: on the contrary, I have a sort of abhorrence for complicated machinery. I never had ingenuity enough to whittle a cider tap so it would not leak. I never could make a pen that I could write with, or understand the principle of a steam-engine.

If a man was to take such a boy as I was, and attempt to make a watchmaker of him, the boy might, after an apprenticeship of five or seven years, be able to take apart and put together a watch; but all through life he would be working up-hill and seizing every excuse for leaving his work and idling away his time.

AVOID DEBT, for debt robs a man of his self-respect. An old Quaker said to his farmer son, "John, never get trusted; but if thee gets trusted for anything, let it be for manure, because that will help thee pay it back again."

WHATEVER YOU DO, DO WITH ALL YOUR MIGHT; work at it, if necessary, early and late, in season and out of season, not leaving a stone unturned, and never deferring for a single hour that which can be done just as well *now*. Do all you can for yourselves, and then trust to Providence for the rest. Mohammed, one night, while encamping in the desert, overheard one of his fatigued followers remark, "I will loose my camel and trust it to God." "No, no, not so," said the prophet, "tie thy camel and trust it to God."

Depend on **YOUR OWN PERSONAL EXERTIONS**. No man has a right to expect to succeed in life, unless he understands his business, and nobody can understand his business thoroughly unless he learns it by personal application and experience.

USE THE BEST TOOLS, and understand there is no tool you should be so particular about as living tools. If you get a good one, it is better to keep him than to keep changing.

DON'T GET ABOVE YOUR BUSINESS. Nine out of ten of the rich men of our county to-day started out in life as poor boys; they went on gradually, made their own money and saved it, and this is the best way to acquire a fortune.

LEARN SOMETHING USEFUL. Every man should make his son or daughter learn some trade or profession, so that in these days of changing fortunes—of being rich to-day and poor to-morrow—they may have something tangible to fall back upon.

LET HOPE PREDOMINATE, BUT BE NOT TOO VISIONARY. A visionary man is infatuated with every new project, keeps changing from one business to another, always in hot water, or always "under the harrow."

DO NOT SCATTER YOUR POWERS. Engage in one kind of business only, and stick to it faithfully until you succeed, or until your experience shows that you should abandon it.

BE SYSTEMATIC. A man who does business by rule, having a time and place for everything, doing his work promptly, will accomplish

twice as much, and with half the trouble of him who does it carelessly and slipshod.

READ THE NEWSPAPERS. He who is without a newspaper is cut off from his species.

BEWARE OF OUTSIDE OPERATIONS. Never let a man jeopardize a fortune that he has earned in a legitimate way, by investing it in things in which he has had no experience.

DON'T ENDORSE WITHOUT SECURITY. No man ought ever to endorse a note or become security for another, be it his father or brother, to a greater extent than he can afford to lose and care nothing about, without taking good security.

ADVERTISE YOUR BUSINESS. A man said to me, "I have tried advertising, and did not succeed; yet I have a good article." I replied, "My friend, there may be exceptions to a general rule. But how do you advertise?" "I put it in a weekly newspaper three times, and paid a dollar and a half for it." I replied, "Sir, advertising is like learning—a little is a dangerous thing."

BE POLITE AND KIND TO YOUR CUSTOMERS. Men who drive sharp bargains with their customers, acting as if they never expected to see them again, will not be mistaken, they never will see them again as customers. People don't like to pay and get kicked also.

BE CHARITABLE; but the best kind of charity is, to help those who are willing to help themselves.

DON'T BLAB. Say nothing about your profits, your hopes, your expectations, your intentions. And this should apply to letters as well as to conversation. Goethe makes Mephistopheles say, "Never write a letter nor destroy one." If you are losing money, be specially cautious and not tell of it, or you will lose your reputation.

PRESERVE YOUR INTEGRITY. The public very properly shun all whose integrity is doubted. No matter how polite and pleasant and accommodating a man may be, none of us dare to deal with him if we suspect false weights and measures. Strict honesty not only lies at the foundation of all success in life financially, but in every other respect. Uncompromising integrity of character is invaluable. It secures to its possessor a peace and joy which cannot be attained without it, which no amount of money or houses or lands can purchase.]

CHAPTER VIII.

THE SECRET OF PROFIT IN FARMING.

Agriculture needs no eulogy. Learned men in all ages, philosophers, statesmen, orators from Cicero to Kossuth, have done themselves honor and "appeased the gods" by laying their good-will offerings on the altars of agriculture. It is enough to know that it is the first-born of civilization, the mother of wealth, and the heaven-appointed employment of mankind. I believe it would promote the general happiness of society to inculcate the doctrine that farming is the destined occupation of *all men at birth*, and that he who forsakes it for other pursuits must show substantial reasons for the departure to entitle him to encouragement. A man who possesses eminent mechanical ingenuity had better be a mechanic; he who is thoroughly fitted by nature and education is justified in being a public teacher; and he who is born to be a distributor of the earth's products may be a merchant: but all should show evidences of capability for the pursuit to entitle them to the rewards due only to ability. In agriculture, the Creator has furnished a safe and healthy employment for all men. The first men in the world were a Gardener and a Ploughman.—F.

93. *IN what respect does Farming as a business differ from all other occupations?*

From the fact that it is often carried on for pleasure, health or other considerations than profit. In Great Britain it is the ambition of most men in business in cities to accumulate enough money to be able to buy or rent a place in the country, where they can grow what they consume. An occupation that is so healthful and desirable is of necessity less profitable than those which do not combine its advantages. But it is believed that

farming, even as a money-making pursuit, if carried on with prudence and intelligence, can be made more profitable than buying and selling merchandise, or in other words, if by way of experiment, one hundred men would go into a city and trade, and one hundred go to farming; at the end of twenty years, the hundred farmers would be worth the most money.

94. What is the first subject to be considered by a man who proposes to engage in farming as his life pursuit?

The first requisite in this, as in all other undertakings, is to count the cost, and apportion his plans according to his capital. It is the fault of most young American farmers, that they expend too much of their capital in purchasing land, and not retaining a reserve sufficient to carry on the practical operations effectively. Hence, as Mr. Thomas, in his excellent prize essay on *Farm Management*, has remarked: The farm continues for a long series of years poorly provided with stock, with implements, with manure, and with the necessary labor. From this heavy drawback on the profits of his land, the farmer is kept long in debt; the burden of which not only disheartens him, but prevents that enterprise and energy which are essential to success. This is one fruitful reason why American agriculture is in many places in so low a state. A close observer, in travelling through the country, is thus enabled often to decide from the appearances of the buildings and premises of each occupant, whether he is in or out of debt.

In England, where the enormous taxes of different kinds imperiously compel the cultivator to farm well or not farm at all, the indispensable necessity of a heavy capital to begin with is fully understood. The man who merely *rents* a farm, there, must possess as much to stock it and com-

mence operations as the man who *buys* and pays for a farm of equal size in the best parts of western New York. The result is, that he is enabled to do everything in the best manner; he is not compelled to bring his goods prematurely to market to supply his pressing wants; and by having ready money always at command, he can perform every operation at the very best season for product and economy, and make purchases when necessary at the most advantageous rate. The English farmer is thus able to pay an amount of tax often more than the whole product of farms of equal extent in this country.

95. What sized farms are, on the average, the most profitable?

Where the soil is not naturally fertile and requires a large expenditure of labor and manure, small farms are likely to yield the largest percentage of profit, though the tendency in England is toward an increase in the size of farms and the employment of machinery to operate them.

[The farm connected with the House of Industry at South Boston contains only thirty acres; but it is so thoroughly cultivated that it has yielded an annual product equal to \$176 per acre. Why should one acre yield \$176 of value, when another, equally fertile by nature, will only yield ten dollars? Why is a garden richer than a field? We *manure* our gardens well, and our fields lightly. We dig our gardens *twenty* inches deep, and plough our fields *five* inches deep. We cultivate a small patch of ground thoroughly, and scratch over a large space of land superficially. A hankering after much land is a serious drawback to successful farming in the United States, and we believe that if three-fourths of those who have over seventy-five acres of land would sell the excess,

and devote their entire attention to the remainder, they would find themselves better off. A man had a large vineyard and two daughters; when the one married, he gave her as a dowry one-third of his vineyard, yet he discovered that the remaining two-thirds netted him as much as the whole; when the other daughter married, he gave her a third, and found his profits in the succeeding year larger than they had ever been. A practical farmer says, "I am confident that fifty acres, cultivated in the very best style of modern improvement, will yield more profit than many of your one hundred acre farms now yield.

'A little farm well tilled;
A little house well filled;
A little wife well willed;
A little child well drilled;'

are the greatest blessings, of an earthly nature, a man can possess."]

96. Why is it more profitable to cultivate a few acres thoroughly than many acres imperfectly?

The great disadvantage of a superficial, skimming culture is obvious with a moment's attention. Take the corn crop as an illustration. There are a great many farmers whose yearly product per acre does not exceed an average of *twenty-five* bushels. There are other farmers who obtain *generally* not less than *sixty* bushels per acre, and often eighty to ninety-five—some 150 bushels. Now, observe the difference in the profits of each. The first gets 250 bushels from *ten* acres. In doing this, he has to plough ten acres, harrow ten acres, mark out ten acres, find seed for ten acres, plant, cultivate, hoe, and cut up ten acres, besides paying the interest on ten acres, worth from five hundred to fifteen hundred dollars. The other farmer gets

250 bushels from *four* acres at the farthest ; and he only ploughs, plants, cultivates, and hoes, to obtain the same amount, *four acres*, which from their fine tilth, and freedom from grass and weeds, is much easier done, even for an equal surface.

But large farms are by no means to be objected to, provided the owner has capital enough to cultivate every part as well as some of the best small ones are cultivated.

97. What capital is required to conduct satisfactorily the operations of an average farm for the first year ?

The estimate will of course vary with circumstances and location, but in the Eastern and Middle States about two thousand dollars will be required to purchase live stock, implements, seeds, etc., and cultivate properly one hundred acres of improved land.

[If this is a larger sum than the young farmer can command, let him purchase only fifty acres, and reserve the rest of the purchase money which would be needed for the one hundred acres, to commence with on a smaller farm, and he will scarcely fail to make more than on a larger, with every part subjected to an imperfect, hurrying, and irregular management. He may calculate, perhaps, on the return of his crops in autumn, at least to pay his hands. But he must remember that the first year of farming is attended with many expenses which do not usually occur afterwards ; which his crops may not repay, besides supporting his family, and paying his mechanics' and merchants' bills. The first year must always be regarded with uncertainty ; and it is better to come out at the end, on a moderately sized farm, well tilled, and in fine order, with money in pocket, than on a larger one, in debt, and hired hands, a class of men not to be disappointed, and who ought not to be, waiting for their pay.]

98. What kind of implements should be purchased?

In answer to this query and the six succeeding ones, we quote the author of the prize essay referred to. Of those implements which are much used, the very best only should be procured. This will be attended with a gain in every way. The work will be easier done, and it will be better done. A laborer who, by the use of a good hoe for one month, can do one quarter more each day, saves, in the whole time, an entire week's labor.

99. What kind of animals should be selected?

The best of all kinds should be selected, even if costing something more than others. Not "*fancy*" animals, but those good for use and profit. Cows should be productive of milk, and of a form adapted for beef; oxen hardy, and fast-working; sheep, kept fine by never selling the best; swine, not the *largest* merely, but those fattening best on least food. A Berkshire, at two hundred pounds, fattened on ten bushels of corn, is better than a "*land pike*" of three hundred, fattened on fifty bushels.

100. What is the best management of SOILS?

Soils are of various kinds, as heavy and light, wet and dry, fertile and sterile, and all require different management in a greater or less degree.

Heavy soils are often stronger and more productive than light; but they require more labor for pulverization and tillage. They cannot be ploughed when very wet, nor so well when very dry. Although containing greater or less portions of clay, they may be distinguished, as a class, from lighter soils, by the cloddy surface the fields present after ploughing in dry weather, by their cracking in drought, and by their adhesiveness after rains.

Sandy and gravelly loams also contain clays, but in smaller quantity; so that they do not present the cloddiness and adhesiveness of heavy soils. Though possessing, generally, less strength than clay soils, they are far more easily tilled, and may be worked without difficulty in wet weather. They do not crack or break in drought. Indian corn, ruta-bagas, and some other crops, succeed best upon them. Sandy soils are very easily tilled, but are generally not strong enough. When made rich, they are fine for some succulent crops.

Peaty soils are generally light and free, containing large quantities of decayed vegetable matter. They are made by draining low and swampy grounds. They are fine for Indian corn, broom corn, barley, potatoes, and turnips. They are great absorbers and great radiators of heat; hence they become warm in sunshine and cold in clear nights. For this reason they are peculiarly liable to frosts. Crops planted upon them must, consequently, be put in late, after spring frosts are over.

Corn should be of early varieties, that it may not only be planted late, but ripen early.

101. How can the various kinds of soil be improved?

Most heavy soils are much improved by draining; open drains to carry off the surface-water, and covered drains, that which settles beneath. Heavy soils are also made lighter and freer by manuring; by ploughing under coatings of straw, rotten chips, and swamp muck; and, in some rare cases, by carting on sand, though this is usually too expensive for practice. Subsoil ploughing is very beneficial both in wet seasons and in drought; the deep, loose bed of earth it makes, receiving the water in heavy rains, and throwing it off to the soil above, when needed;

but a frequent repetition of the operation is needed, as the subsoil gradually settles again.

Sandy soils are improved by manuring; by the application of lime, and by frequently turning to green crops. Leached ashes have been found highly beneficial in many places. Where the subsoil is clayey, which is often the case, and especially if marly clay, great advantage is derived from shovelling it up and spreading it on the surface.

102. What may be said of MANURES as aids in improving soils?

They are among the first of requisites in successful farm management. They are the strong-moving power in agricultural operations. They are as the great steam-engine which drives the vessel onward. Good and clean cultivation is, indeed, all important; but it will avail little without a fertile soil; and this fertility must be created or kept up by a copious application of manures; for these contribute directly or assist indirectly to the supply of nearly all the nourishment which plants receive. It is these which, produced chiefly from the decay of dead vegetable and animal matter, combine most powerfully to give new life and vigor; and thus the apparently putrid mass is the very material which is converted into the most beautiful forms of nature; and plants and brilliant flowers spring up from the decay of old forms, and thus a continued succession of destruction and renovation is carried on through an unlimited series of ages.

103. Do all manures possess the same value?

Manures possess different degrees of power, partly from their inherent richness, and partly from the rapidity with which they throw off their fertilizing ingredients, in

assisting the growth of plants. These are given off by solution in water, and in the form of gas; the one as a liquid manure, which, running down, is absorbed by the roots; and the other, as air, escaping mostly into the atmosphere, and lost.

[The great art of saving and manufacturing manure consists in retaining and applying, to the best advantage, those soluble and gaseous portions. Probably more than one-half of all the materials which exist in the country are lost, totally lost, by not attending to the drainage of stables and farmyards. This could be retained by a copious application of straw; by littering with saw-dust, when saw-mills are near; and, more especially, by the frequent coating of yards and stables with dried peat and swamp-muck, of which many parts of our States furnish inexhaustible supplies. I say *dried* peat or muck, because, if it is already saturated with water, of which it will often take up five-sixths of its own weight, it cannot absorb the liquid portions of the manure. But, if it will absorb five-sixths in water, it will, when dried, absorb five-sixths in liquid manure, and, both together, form a very enriching material. The practice of many farmers shows how little they are aware of the hundreds they are losing, every year, by suffering this most valuable of their farm products to escape. Indeed, there are not a few who carefully, and very ingeniously, as they suppose, place their barns and cattle-yards in such a manner, on the sides of hills, that all the drainage from them may pass off out of the way into the neighboring streams; and some one mentions a farmer who, with pre-eminent shrewdness, built his hog-pen directly across a stream, that he might, at once, get the cleanings washed away, and prevent their accumulation. He, of course, succeeded in his wish; but he might, with almost equal propriety, have built his granary across the stream, so as to shovel the wheat into the water when it increased on his hands.

The loss of manure, by the escape of gas, is often very great. The proof of this was finely exhibited by Humphrey Davy, in an experiment performed by filling a large retort from a heap of fermenting manure, and placing the beak among the roots of some grass. Nothing but vapor left the vessel, yet, in a few days, the grass exhibited greater luxuriance around the beak of the retort than any of the surrounding portions. Hence the superiority of unfermented manures; the rich portions are not yet lost. And hence, too, the importance of preventing this loss by an immediate application, and ploughing into the soil, and also by mixing it in composts with muck, peat, swamp mud, and even common

earth, in a dry state—and of preventing its escape, from stables and yards, by a daily strewing with dried peat, lime, or plaster.

The superiority of unfermented manure which has just been mentioned is by many doubted. But the very facts on which these doubts rest only prove its efficacy; for, they say, "I have always found fresh manure to be attended with little effect the first year, while it yet remains fresh; but afterwards, when fermentation and decay had taken place, the benefit was great and striking." But here is the proof at hand that, not until the rich, soluble, and gaseous parts had well penetrated and been absorbed by the soil, was their powerful and invigorating influence exerted upon the growing plants. Fresh manure is generally in a state not readily mixed with soils. It is thrown into large lumps over the surface, some of which are ploughed in, and others not; but none of them prove of immediate use to the crops. But, on the other hand, fermented manure, from its ready pulverization, admits of an easy admixture. Let fresh manure be thoroughly ground down, and worked into the soil by repeated harrowings, and two or three ploughings, and its influence will be like magic.

Swamp muck has often been spoken of as manure; but those who expect great and striking results from its application will be disappointed, as the writer has been. Even with ashes, it is much less powerful than stable manure, not only because it possesses less inherent richness, but because it has less soluble parts, and, consequently, imparts its strength more slowly to growing plants. But this quality only makes it the more enduring. By decoction in water, vegetable mould loses a small portion of its weight by solution; but, if the remaining insoluble part is exposed to the air and moisture a few months, another part may be again dissolved. Thus, peat, muck, and all decayed vegetable fibre, become a slow but lasting source of nourishment to plants. But it is when shovelled out and dried, to be mixed with farmyard manure, as a recipient for its evanescent parts, that peat or muck becomes pre-eminently valuable.

All neat farming, all profitable farming, and all satisfactory farming must be attended with a careful saving of manures. The people of Flanders have long been distinguished for the neatness and excellence of their farms, which they have studied to make like gardens. The care with which they collect all refuse materials which may be converted into manures, and increase their composts, is one of the chief reasons of the cleanliness of their towns and residences; and were this subject fully appreciated, and attended with a corresponding practice generally, it would, doubtless, soon increase, by millions, the agricultural products of every State.]

104. What accounts ought a farmer to keep?

It is the reproach of American farmers that very few can tell what is the cost of the articles they raise, and hardly any of them keep books from which they can learn whether, in obtaining the market price for their corn or potatoes, they have obtained more or less than the cost of production. Here and there may be found one methodical farmer who keeps books of accounts such as merchants and manufacturers consider absolutely essential, and charges each field with what has been expended upon it, the cost of planting, hoeing and harvesting, value of manure, etc., and crediting it with the value of its products. But such systematic bookkeeping is not regarded as practicable by most farmers. Every one, however, in order to prevent confusion and to do all things in their right season, should have a small book to carry in his pocket, having every item of work for each week or each half month laid down before his eyes. This can be done to the best advantage, to suit every particular locality and difference of climate, by marking every successive week in the season at the top of its respective page. Then as each operation severally occurs, let him place it under its proper heading; or, if out of season, let him place it back at the right time. Any proposed improvements can be noted down on the right page. Interesting experiments are often suggested in the course of reading or observation, but forgotten when the time comes to try them. By recording them in such a book, under the right week, they are brought at once before the mind. Such an arrangement as this will prevent a great deal of the confusion and vexation too often attendant on multifarious cares, and assist very essentially in conducting all the farm work with clock-work regularity and satisfaction.

105. Finally, what is the principal secret of success and profit in Farming?

In all kinds of business where there is much competition, there is only room for others to attain any noteworthy success if they will climb to the top, and there, as Webster said of the profession of the law, there is always plenty of room. A man who knows how to raise one hundred and fifty bushels of Indian corn from an acre of ground, at an expense of less than five cents a bushel in the crib, will find farming a profitable business at all times. This has been done repeatedly and exceeded by some, and what man has done can again be done by man. Those who know how to make hens lay the year through will find a profit in keeping poultry.* Those who know how to make really good butter can get for it twenty per cent. more than the market price of the average butter. Those who have swine that can be fattened on ten bushels of corn will find pork-raising profitable. So of all farming operations, whether raising grain or cattle, poultry or swine, there is profit in the best.

*A writer in the London "Gardeners' Chronicle" gives the following directions to make hens lay all winter, which would appear to be worthy of consideration by those who are engaged in the business of raising poultry:

"Keep no roosters; give the hens fresh meat, chopped up like sausage meat once a day, a very small portion, say one-half ounce a day to each hen during the winter, or from the time insects disappear in the fall till they appear again in the spring. Never allow any eggs to remain in the nest for what are called nest-eggs. When the roosters

do not run with the hens, and no nest-eggs are left in the nest, the hens will not cease laying after the production of twelve or fifteen eggs—as they always do when roosters and nest-eggs are allowed—but continue laying perpetually. My hens lay all winter, and each from seventy to one hundred eggs in succession. The only reason why hens do not lay in winter as freely as in summer, is the want of animal food, which they get in the summer in abundance in the form of insects. I have for several winters reduced my theory to practice, and proved its entire correctness."

But in order to raise the best it is necessary to use the best seed. It is a law of nature that like produces like, and the principle is as correct in reference to seeds and plants as to man and animals. A poor farmer will dispose of the best of his flocks, herds or grains and retain the inferior for breeding, planting or sowing. A good farmer, on the contrary, will select for seed corn only those ears which are rowed perfectly, fully ripe and golden yellow, with the end tipped or covered with kernels, and only those which grow on a stalk producing two or more sound ears. Of oats for sowing he will select only the largest, finest and soundest grains that can be procured. Of potatoes for planting he will use only the largest and best; and in herding cattle he will obtain thoroughbred sires or at least the best blooded stock within his reach. There is always profit in the best, and by an observance of the principle thus briefly alluded to, there are untold millions of future wealth for the agriculturists of the nation.

[Coleman, in the "American Farmer, Vol. XV.," has cited a number of instances, based on *verified statements for premiums*, of a product of over one hundred bushels of corn per acre. Fifteen cases in Massachusetts are named, occurring from 1820 to 1831, and varying from one hundred and ten to one hundred and forty-two bushels per acre. Others are given for Madison county, New York, in 1821 and 1822, where the product varied from one hundred and fifty to one hundred and seventy, and one hundred and seventy-two bushels per acre. Several other localities in New York yielded one hundred and twenty to one hundred and forty bushels, and seven certified cases in Pennsylvania, mainly in Washington county, are taken from the Memoirs of the Pennsylvania Agricultural Society, ranging from one hundred and eighteen to one hundred and thirty-six bushels per acre. At an agricultural exhibition in Harrison county, Ohio, in 1849, Mr. S. B. Lukens furnished evidence satisfactory to the committee, that he had raised three hundred and seventy-four bushels of corn on three acres of ground, at a cost not exceeding \$17.10, delivered in the crib, being less than five cents per bushel.]

CHAPTER IX.

SECRET OF SUCCESS IN THE TRADES.

"He has chosen the right pursuit who has learned what he can do best to serve mankind, himself, and his God.

"The parent who does not teach his child a trade, teaches him to be a thief."—BRAHMINICAL SCRIPTURES.

106.  *HAT are essential to success in all mechanical pursuits?*
Natural aptitude and acquired skill.

107. What is meant by NATURAL APTITUDE?

A predisposition towards a particular pursuit, with the qualities that are essential to insure success in it.* A natural ear for music is a prerequisite for one who proposes to become a musician. The fact that a young man

* Talents for special kinds of work are congenital, and men have often their callings forecast in the very sockets of their eyeballs and in the bulging of their thumbs. Even if we deny the whole doctrine of inborn aptitudes and believe that the differences in men's capabilities, tastes and tendencies are the effects of external circumstances, yet it must be admitted that these differences are fixed too early to be removed. Michael Angelo neglected school to copy drawings which he dared not bring home. Le Brun, in childhood, drew with a piece of charcoal on the walls of the house. Lawrence painted beautifully when a mere boy. Nelson made up his mind to be a hero before he was old enough to be a midshipman, and Napoleon was already at the head of armies when pelting snow-balls at Brienne.

has an original bias or predilection for a certain pursuit is a guaranty that he will follow it faithfully, and if he possess the requisite abilities that he will be successful in it.

108. What is meant by ACQUIRED SKILL?

It means the readiness and dexterity which result from repeatedly doing the same work over and over again, and this is the object of an apprenticeship. A skilled butcher can skin and dress a sheep in six minutes by the watch, and two professionals of this class will not require fifteen minutes to slaughter an ox, and hang up the quarters ready for market. Where there is a natural aptitude for an occupation, dexterity in its practice is much more easily acquired.

109. How can a parent ascertain, without trial of many, what pursuit a youth is naturally best adapted for?

Phrenologists claim to be able to point out the capabilities of every person and to teach what trades and occupations he can best succeed in, and if this claim were well-founded, phrenology would be entitled to the very first place among practical sciences. All that a perplexed father need do, in order to ascertain what trade his son should learn, would be to consult a phrenologist. Some parents have pursued this course and derived advantage from it, but as a general rule we believe phrenological examinations have not been found especially satisfactory or practically useful. When the phrenologist does not stumble at the start by mistaking a protuberance caused by a base ball club for a very prominent organ, he finds so many checks and balances, prominence in one faculty being offset by a deficiency in another equally important, that the bewildered seeker after truth is in doubt



PROF. S. F. B. MORSE,
Inventor of Telegraphy



whether the average brain is good for everything or not good for anything. But in its nomenclature, it must be conceded that phrenology is superior to metaphysics or any other science professing to interpret the human mind.

In the meanwhile, where the youth does not manifest at an early age, as Michael Angelo, Pope, Lawrence, Napoleon and others did, a special aptitude for any particular calling, a father can at least guard his son from selecting one for which he is wholly unfitted; or, in other words, see that a heavy, strong, loutish boy does not choose a delicate sedentary trade, or a slender, delicate, active lad does not apprentice himself to a blacksmith or stonemason.

110. What trades offer the best advantages for young men without capital?

It has been said truly that those trades which will permit a young man to start for himself easily, and insure the support of a family within three or four years from the time he ends his apprenticeship, are best calculated to build up good citizenship and keep young men in the path of virtue and morality. Of this class is the tin; stove and sheet-iron business, which offers especial advantages wherever competition is not too great; and also blacksmithing, carpentry, and several of the building trades.

111. What are the qualifications for success in the building trades?

A *lumber dealer* needs large perceptive organs and a quick temperament, which will enable him rapidly to assign to the several grades in which lumber is sorted each piece as it passes in review, and not err in calling third-rate stuff first-rate, or place what is of first quality in the inferior pile. A *carpenter* who works up the lumber

requires a talent for construction, large order and calculation, a straight eye, and a steady head to keep his balance in high situations. A *stonecutter* needs much physical strength, a large development of the organs of form and size, and especially strong lungs. No man with weak lungs should ever attempt this business, because the air passages are apt to get filled up with stone-dust, and there is a tendency to "stonecutter's consumption." A *brick-layer* needs especially to have a quick eye, be active in temperament, mathematical in mind and steady in the head. Some masons "will deliberate and look and not get a brick right at last, others will give a rap or two with their trowel and the work is straight, level, plumb and right, and their walls will look trim and handsome. Some mechanics in this branch will run up a corner by the eye alone; whilst others will use their plumb-rule half the time, and work hard and long to get their wall vertical."

A *stonemason* needs more bone and muscle than a brick-layer and a very different temperament. The stonemason moves like an ox, the brickmason like a sprightly horse. "When we see a thin-skinned, fine-haired, sharp-featured, sensitive man working as a stonemason," says Sizer, "we think of a light road horse harnessed to a plow or a heavy truck, each being equally out of place, and a candidate for being early broken down from strains and exhaustion. Many a man would work forty years and retain his health as a brickmason, when he would be used up in five years as a stonemason; and many a great, square, heavy, slow man engaged in bricklaying would be unpopular because so slow, and be left out of employment except when help was scarce and work pressing, who, if he were put into stone-masonry, would be the man of men for that position." A *plumber and gasfitter*, on the other hand, must

- be naturally quick in eye and hand. In this as in all other light trades, where there are many little things to be handled and adjusted, one quick man will sometimes do as much as two clumsy, strong men, and this activity will of itself be a large margin of profit.

112. What are essential qualifications for those who aspire to become first-class workers in iron?

The ideal *blacksmith* is a man of brawny muscles and large bones; a head wide at the temples, broad between the eyes, with a prominent brow, strong and coarse hair, and rather dark complexion. No one who is physically weak, who does not possess an energetic constitution to strike while the iron is hot, and some artistic talent to mould and shape, can become a first-class smith, who is the maker of not only his own tools, but the tools of all other mechanics. A blacksmith who is also a horse-shoer needs a keen sense of hearing, because he is chiefly guided by the sound of his blows as to whether the nail is turning out of the hoof at the proper place to make the clinch, or whether it is being driven into the "quick," which will cause lameness.

The *machinist* requires less physical strength than the blacksmith, but more mental ability. To take a respectable rank in this vocation one needs a talent for drawing, so that he can make complete drawings for the construction of engines or other machinery. A workman who has a talent for drawing will also more readily understand those which may be furnished to him. No one, however, should apprentice himself to learn the machinist's business who is impatient of control, and has a strong disposition to be his own master; for, as has been well remarked, "he will fret and chafe under the restraint of going to a shop by the bell, and being ranked as one of several hundred men;

being practically like a single picket in a string of fence or one of the cogs of a large wheel, with his individuality almost lost. Such a man should stay away from that business; he will make trouble as long as he stays in a shop, and be likely to go out of it in disgust at the very time when he should be laying the foundations of his fortune." Both in England and America, the machine business is now carried on by firms or companies having a large capital; and a young man who learns this trade can hardly hope to be more than a journeyman machinist all his days.

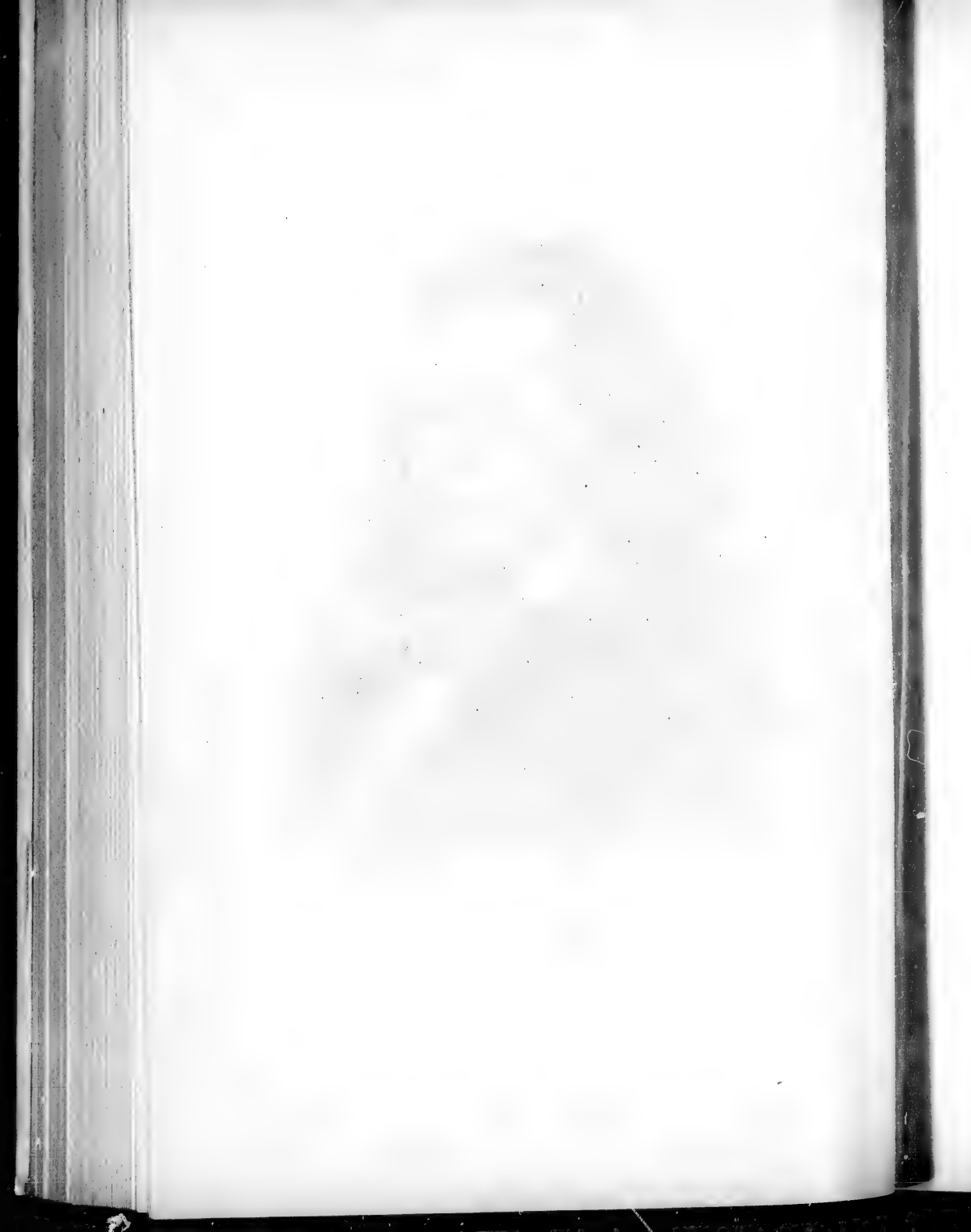
113. What qualifications are necessary to succeed as an engraver?

Accuracy of eye, quiet nerves and a very steady hand. A blue-eyed, sandy-haired, round-cheeked, ruddy-faced boy, says Prof. Sizer, who would prefer to drive a horse, or play a game at ball, rather than to sit either at books or business, should never undertake to be an engraver; for he would run away from himself, if he did not from his master. He would feel like an eagle chained to a rock, and almost "die daily." A wood engraver must work by the eye and judgment rather than by rule. An eminent wood engraver says that he has found out by experience that if a boy is mathematically inclined, and therefore feels the necessity to demonstrate everything in connection with his work, he will never succeed in wood engraving. So firm is he in this idea, that when a boy applies to him to become an apprentice, he inquires if he is good in figures and mathematics. If the boy blushing confesses to a deficiency in this respect, the engraver considers it a favorable indication, and is willing to try him.

114. What are the qualifications necessary to become a first-class type-setter and printer?



ELIAS HOWE,
Inventor of the Sewing Machine.



A quick eye, and a quick hand, and a good English education, especially in orthography. To excel as a job printer, a man must be something of an artist as well as a mechanic, to harmonize the different styles of letters in cards, circulars, title pages and show bills, and give a fine effect to the whole.*

115. What is the first duty of a journeyman mechanic to his employer?

To consult his interests as carefully as if he were a partner in the business. This he virtually is, and often without any risk of loss. Look at the business, says Davies, as your own, only managed by the employer as a means of bringing you money. You then become interested in its good credit, thereby insuring your share in its results. You are in fact a partner in it, drawing profits, but paying no losses, expenses, or running any risks. Your pay comes, whether the business in general is successful or not. In one sense you are the principal, the business your subordinate. It is your bank which pays you a daily dividend. Why, by your carelessness, drive custom from its doors, when your bread and meat and money depend upon its support?

* The secret of successful type-setting is this: that when one type is being adjusted, the eye of the compositor shall look to the box containing the next letter, and be fixed on the "nick" of a particular type, and having got hold of it he need have no further thought: his hand will do the rest, while his eye selects a letter in the next box, and

thus he will "set" the types properly in his "stick" as fast as he can pick them up. But if he gives his entire attention to the type which is being adjusted before he looks up the next, he learns to "duck and bob," makes many false motions, and does not work nearly so fast as one who lets his eye precede his hand.

116. How can journeymen mechanics improve their condition, and become master mechanics?

It is not possible, nor desirable, that every journeyman mechanic should become the employer of others' labor. Most men are born to serve others, and find their happiness and profit in so doing. Only the few who possess administrative and executive talent, are ingenious and fertile in resources, and have the requisite education, are justified in holding themselves out as master mechanics. But it is both possible and desirable that working men should enjoy more of the comforts of life than they now do. Skilled mechanics in the United States, and also in England, receive wages which, if properly used, would yield them an independence after middle age. In fact, it is believed, the chances for acquiring an independence are altogether in favor of the men who receive regular wages and save a portion, over those who depend upon profits and are subject to losses. Many of the most successful men in English history began life as laborers with very small wages. Nasmyth, who retired with a large fortune before he was fifty, worked, when he was twenty-one, for ten shillings or two dollars and a half a week. George Stephenson worked his way from the pit head to the highest position as an engineer. When he earned twelve shillings a week, he declared he was "a made man for life." Franklin was a journeyman printer; and Ferguson, the astronomer, followed painting until he was forty-six. But these and many others who began life with no advantages did not spend their surplus earnings in rum and tobacco. They did not muddle their brains with beer or ale, nor waste their leisure time in pot-houses. They were frugal of time and money, eager for knowledge, and polite to all with whom they came in contact; and *frugality, order, temper-*

ance, and *politeness*, are the levers by which journeymen mechanics may improve their condition, now and at all times, and attain independence.

"Know when to spend, and when to spare,
And when to buy, and thou shalt ne'er be bare."

117. What is the best impression a young mechanic, at the outstart, can make upon his customers?

That he understands what they want, and that he is able to supply it—that he will do this at a fair charge, and consult their interests. When a mechanic is found honest and capable, working for a small or fair profit, doing his work for the interest of those who employ him, he soon becomes crowded with orders, and his independence is assured. "A trick, a dishonest job, or an exorbitant profit, is a dead loss."

118. Why are some master mechanics always in demand, and others equally skilful frequently idle?

One great secret of the success of some mechanics is, that they strive to do good work, and if an imperfection accidentally occur, they remedy it at their own expense. No man likes to pay twice for the same thing, or to pay for another's carelessness. Davies relates an instance of a stonemason who, passing a costly house where he had done work, saw that one of the front steps had cracked because the foundation had settled. Though not legally bound to remedy the deficiency, he argued with himself that he had been paid for good work, and his work proved not to be good, and, unsolicited by the owner, he asked permission to replace the stone at his own expense. This so won the confidence of the man, who subsequently built many

houses, that he employed the mason without requiring written contracts, or making stipulations as to price.

119. In making bids for large contracts, what is a frequent cause of loss?

It is a common error in estimating, as it is called, for new work, for master mechanics to over-estimate the performance of men and machines. A man who is himself a practical and rapid workman is apt to take his own ability as a standard of others' performance, when, really, they cannot do more than two-thirds as much work in the same time. An employer should remember that he sells not his own labor, but that of others, and his prices must be based not on his but on their average performance.

In all trades there are men who are unskilled in computation and others who are so unscrupulous in disposition that they will take contracts at cost or less, trusting to some lucky chance or opportunity to slight their work in order to escape loss. It is idle for a mechanic who values his reputation to enter into competition with such as these, and for him to put down prices to cost or below cost is to invite bankruptcy.

120. Are TRADES-UNIONS among mechanics to be commended or discouraged?

Theoretically, it would seem to be a good expedient for men in the same trade to combine and regulate the hours of work, and the minimum price which shall be accepted for their labor. Without some concert of action and uniformity in price, employers, as well as the employed, can have no fixed scale to guide them in making contracts, especially when times are dull, for then the market value of labor is regulated principally by the demands of the

most needy. The result is confusion, embarrassment and losses. On the other hand, it is undoubtedly unjust to compel an employer to pay as much for the services of an inferior workman, whom he may be compelled to employ when the demand is quick, as for the best; and practically it has been found that the tendency of trades-unions is to advance the prices for labor to such an extent, that capital does not find it profitable to employ it; consequently the least efficient workmen are soon thrown out of employment, and, as they are not permitted to sell their services for what they will bring, they are kept out until there is work for all. In this view a trades-union is a compact by which the least skilled agree to keep out of employment, and not compete with the more skilled, until there is work enough for all. It is a device by which the shrewd, quick workmen are benefited at the expense of the slow and inefficient. If some modification of the plan could be devised, classifying workmen according to their efficiency, first, second, third and fourth rate, with pay accordingly, it would seem that an organization for mutual protection among members of the same trade would be commendable.

[Mr. Cowell, in illustrating the comparative efficiency of operatives in cotton factories, remarks: "At Mulhausen, which is styled the Manchester of France, one adult and two children are requisite for the management of 200 coarse threads, and they gain among them about 2s. (48 cents) at coarse work. At Manchester or Bolton, one adult and two children can manage 758 threads, and gain among them 5s. 6d. per day. Thus, although wages are so much lower in France, the difference of product is so great that the cost, in money, of the commodity produced, is greater than in England. In the former, four men and two children are required to manage 800 threads, for which they

receive 8s. ; while in the latter, one man and two children are capable, with the best machinery, of doing the same, and their wages are 5s. 6d."

If, then, there be such difference in the productive efficiency of laborers, in operations calling for mere manual dexterity, it is obvious that the higher we ascend in those departments of mechanics and manufactures, in which the mind has a considerable part, the greater must be the advantage in favor of intelligence and skill. And such is the fact. The only standard by which to estimate the cost of labor is the *amount of work done for the money paid*—the *per diem* earning of the workmen being in itself no criterion by which to judge of the cost of labor.]

Mr. James Hodges, the superintendent for the construction of the great Victoria bridge over the St. Lawrence river, remarks: "In England, the trades-union dominates everywhere, and it soon ruins a man. He can only do just what its rules prescribe, and what he is allowed to do, and it is only one particular sort of work that he does. I am ready to admit that if a man only makes the head of a pin, no man can do that so well as the man who does that alone; but his intellect becomes cramped by that fact, and he soon loses all grasp of mind."

121. What is the great practical lesson that all mechanics should learn, and without which, all other education is comparatively worthless?

It is the lesson of fidelity in workmanship, to do thoroughly and well whatever one undertakes to do at all. THOROUGHNESS is the golden precept which should be engraved on the heart of every mechanic, whatever the work he is called upon to do. England has achieved her pre-eminence in mechanism mainly by observance of this

principle. English workmen are excelled by the Americans in dexterity, and by the French in taste; but their products are everywhere sought for in the world's markets, because of their intrinsic excellence. The principal proprietor of the *London Times*, in an address to mechanics, enlarged upon the importance of thoroughness in work, and used this forcible illustration:

"As a rule, Swiss workmen are competent in their several trades, and take an interest in their work; for, thanks to their superior education, they fully appreciate the pecuniary advantages to their employers, and indirectly to themselves, by adhering strictly to this course. A striking instance of the impolicy of acting otherwise has lately happened at St. Imier, in the Bernese Jura, and produced a deep impression. In this district, for some years past, a great falling off in the quality of the watches manufactured has taken place, owing to the inhabitants finding it much more profitable to increase the production at the cost of the workmanship, than to abide by the old rules of the trade. They prospered beyond all expectation for a considerable time, but finally their watches got such a bad name that they became unsalable, and the result is a general bankruptcy of nearly all the watch manufacturers of this particular district."



CHAPTER X.

ELEMENTS OF SUCCESS IN MANUFACTURING.

"It is the glory of manufacturers that they have placed within the reach of the common people, fabrics and implements and commodities that a century ago were regarded luxuries by the rich; and it is an ennobling and inspiring thought that he who sends good calicoes, woollens or hardwares into the market, who improves either the texture or the pattern of the goods which are consumed by the poor, who beautifies some common household implement, or sends into the market a new material which will cheapen or improve the staple consumption of the world, is performing a work as essentially noble and beneficent as any vocation of man."—ANON.

122. **W**HAT is the object of every useful manufacture?

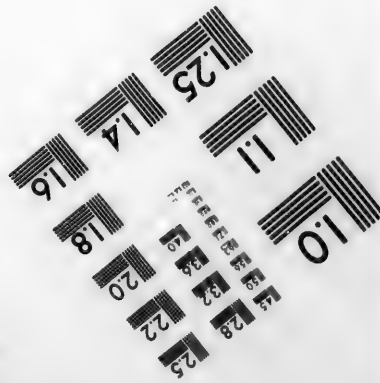
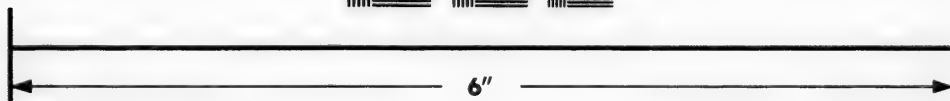
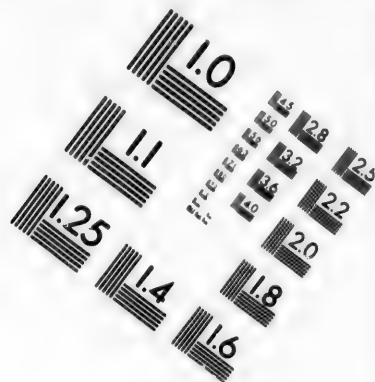
The end of every manufacture is to increase the utility of objects by modifying their external form or changing their internal constitution. In some instances, substances that would otherwise be utterly worthless are converted into the most valuable products—as the hoofs of certain animals into prussiate of potash; the offal into goldbeaters' skin; and especially rags into paper. Thus beneficent in their general object, it is scarcely remarkable that modern manufactures are principally distinguished for their ameliorating influence upon man's social condition. By cheapening manufactured products, they put within the reach of the poorest classes what, in former times, was accessible only to the wealthy and noble. The servant, the artisan, and the husbandman of England, at the present time, have more

palatable food, better clothing and better furniture, than were possessed by "the gentilitie" in the "golden days" of Queen Bess.

123. Which, of all the circumstances that have an influence in contributing to the growth of manufacturing industry in a nation, is the most important?

The possession of abundant supplies of valuable coal. It is to this circumstance, more than to any other, that England is indebted for her pre-eminence in manufactures; and nearly all her great manufacturing towns, Manchester, Sheffield, Leeds, Birmingham, and others, are situated in what may be called the coal districts.

[Even though we had possessed, says an able English writer in the *Edinburgh Review*, the most abundant supply of the ores of iron and other useful metals, they would have been of little or no use but for our almost inexhaustible coal mines. Our country is of too limited extent to produce wood sufficient to smelt and prepare any considerable quantity of iron or other metal; and though no duty were laid on timber when imported, its cost abroad, and the heavy expense attending the conveyance of so bulky an article, would have been insuperable obstacles to our making any considerable progress in the working of metals, had we been forced to depend on home or foreign timber. We, therefore, are disposed to regard Lord Dudley's discovery of the mode of smelting and manufacturing iron by means of coal only, without the aid of wood, as one of the most important ever made in the arts. We do not know that it is surpassed even by the steam-engine or spinning-frame. At all events, we are quite sure that *we* owe as much to it as to either of these great inventions. But for it, we should have always been



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importers of iron ; in other words, of the materials of machinery. The elements, if we may so speak, out of which steam-engines and spinning-mills are made, would have been dearer here than in most other countries. The fair presumption consequently is, that the machines themselves would have been dearer ; and such a circumstance would have counteracted, to a certain extent, even if it did not neutralize or overbalance, the other circumstances favorable to our ascendancy. But now we have the ores and the means of working them in greater abundance than any other people ; so that our superiority in the most important of all departments—that of machine-making—seems to rest on a pretty sure foundation.]

124. What is the best location for a manufactory ?

Wherever the goods to be manufactured can be produced with the greatest economy. If the raw material be the principal item in the cost of production, the manufactory, other things being favorable, should be located near where the raw material is obtained. An iron furnace should be located near the ore beds ; a cotton factory, producing coarse fabrics, near the cotton fields ; but where skilled labor is the essential ingredient, the manufactory should be located in or near a city, where alone a regular supply of such labor can at all times be had. Many manufacturers have been seriously disappointed in their enterprises, and some have failed, in consequence of difficulty in procuring and retaining an adequate supply of good mechanics in an unattractive locality ; and to a disposition to select such situations, because of a good water-power or some other circumstance, may be ascribed many of the past embarrassments of our pioneer manufacturers.

125. Is isolation or aggregation the true policy to be observed in locating a manufactory?

It seems to be a law of business, confirmed by experience, that both merchants and manufacturers thrive in proportion as they are located near the centres of their trade. Taxes may be higher and expenses greater, but other circumstances more than compensate for the drawbacks. Babbage noted the advantage of placing manufactories in proximity to each other more than forty years ago, and said the accumulation of many large manufacturing establishments in one district has a tendency to bring together purchasers or their agents from great distances, and thus to cause the institution of a public mart or exchange. This contributes to increase the information relative to the supply of raw material and the state of demand for their produce, with which it is necessary manufacturers should be well acquainted. The very circumstance of collecting periodically, at one place, as large a number as possible, both of those who supply the market and those who require its produce, tends strongly to check those accidental fluctuations to which a small market is ever subject, as well as to render the average of the prices paid much more uniform in its course.

123. What is the most important calculation that a man, about to engage in manufacturing, can make?

To calculate, with some approximation to accuracy, what amount of business he will be likely to do, and to provide machinery accordingly. Most manufacturers expend all their profits throughout a series of years in alterations and changes, and in trying to remedy what should have been right at the start. They generally begin by degrees, as it called, and the second year take down most of the

machinery they put up in the first year, because not large enough, and again discard this for something else; then new buildings are required to accommodate the increased machinery, until at last they find themselves in possession of an establishment too large for profit or too unwieldy for their management, and then embarrassments begin which often end in failure. It is good advice which some one has given, to strike high enough at the start, commence with a view to a fair business as a maximum, make all things correspond to it, and when it is attained, be satisfied, and reap the benefit in a thrifty and steady business, always under control.

127. What points should be fully considered before engaging in the manufacture of any new article?

First, the expense of tools, machinery, raw materials and all the outgoings necessary for its production; secondly, the extent of the demand likely to arise for the manufactured article; thirdly, the time in which the goods produced will replace the circulating capital as well as the time the new article will take to supersede those already in use, and also the opposition which the new manufacture may create by its real or apparent injury to other interests, and the probable extent of that opposition. Some of these points it is by no means easy to determine in advance, and hence the risk of embarking in untried enterprises.

128. What is the most economical motive power, water or steam?

Water power has heretofore been considered cheaper, especially for small manufacturing establishments, than steam power; but eminent engineers have carefully investigated the subject, and are of opinion that in any position

where coal can be had "at ten cents per bushel," steam is as cheap as water power at its minimum cost. Even for cotton factories, the manufacturers of New England, according to Montgomery, consider the *advantages of a good location as fully equal to the extra expense of steam power, even when coal must be transported from Pennsylvania to Massachusetts*, and the largest mills that have been recently erected have steam as a motive power.

In England, since the introduction of steam-engines, water-falls, unless under very peculiar circumstances, have lost almost all their value. Steam may be supplied with greater regularity, and being more under command than water, is therefore a more desirable agent. This, however, is but a small part of its superiority. Any number of steam-engines may be constructed in the immediate vicinity of each other, so that all the departments of manufacturing industry may be brought together and carried on in the same town, and almost in the same factory. A combination and adaptation of employments to each other, and a consequent saving of labor, is thus effected, that would have been quite impracticable, had it been necessary to construct factories in different parts of the country, and often in inconvenient situations, merely for the sake of waterfalls.

129. Can large or small manufactories be operated with the greatest efficiency and economy?

Where the division of labor can be carried rigidly into practice, and every process can afford full employment to each separate machine or workman, a small manufactory may be as profitable, in proportion to the capital invested, as a large one, but as a general rule, a moderately large establishment can produce with the greatest efficiency and

economy. In a large manufacturing establishment, the expenses of superintendence, repairs, etc., form but a trifling percentage on the aggregate product, while the time consumed in making a large purchase is very little more than in making a small one. Producers on a large scale can also afford to procure the best and most expensive machinery; and in some kinds of manufactures, those who produce largely are content with "savings" as their profit, and are enabled to save what would be "waste" in a small establishment. A car-wheel manufacturer, in Philadelphia, can save, from the cinders, enough iron to constitute a moderate profit; but a manufacturer of car-wheels on a small scale would not find it profitable to provide the machinery requisite for that purpose. From these and other considerations, we infer that in future the manufacture of leading articles of consumption will be more and more conducted by large establishments, in a locality possessing, in the highest degree of perfection, the moral and physical advantages that are essential to manufacturing prosperity. But it does not follow that large establishments will swallow up all smaller ones, unless it be those of a precisely similar kind, situated outside of the centres of combination. The economy which results from producing on a large scale induces an increased demand for the manufactured goods; and an increased demand leads to a more minute subdivision of a manufacture into parts. When thousands of machines composed of iron and wood are required, we find establishments springing up, devoted exclusively to making parts—one, the nuts and washers; another the screws; another the bolts; another the nails; and others tools and machines to facilitate making parts, and so on, each extensive in its way; and thus large estab-

lishments in the leading branches of manufactures are the parents of other large establishments.

130. Is the tendency of manufacturing enterprise towards centralization in a few, or diffusion among many, establishments?

The great law of the division of labor which underlies all success in manufacturing has its natural outgrowth in the subdivision of leading manufactures into branches, of branches into parts, of parts into single articles, so that large factories are now employed in making one article only. In a country district a blacksmith makes the shoe and the nails and applies them to the foot, but where manufactures are developed, there are establishments for making the nails and others that make horseshoes, and the smith is simply the shoer. In the future it is probable machine-shops will be principally *setting-up* shops, where the parts are put together that are made in separate establishments, as the bolts, screws and nuts and washers now are. Each manufactory will be limited to its specialty which it can produce in its most complete form and at minimum cost, and those who would enjoy the advantages of a monopoly need only be wise in the selection of their specialty.

131. What is the secret of combining labor so as to secure its utmost efficiency?

To subdivide the manufacture as much as possible, and have a separate workman, or a separate machine for each process, and afford each workman or machine full employment in that special occupation. The dexterity acquired by workmen who perform day after day the same operations, and the rapidity with which they can execute work, has long been noticed, and was remarked upon by Adam

Smith, who observed that a smith, though accustomed to make nails, but whose whole business was not that of a nailer, could make only from 800 to 1000 a day; whilst a mere lad, who had never exercised any other trade, could make upwards of 2300 a day. A manufacture which may be divided into ten different processes should have ten workmen or machines, or a multiple of ten, and all similar manufacturers that do not employ a multiple of this number will produce the article at a greater cost.

132. What class of men seem to succeed best in managing great concerns?

Those who in their own time have mastered the details of the business, and in emergencies can show to their subordinates that they know how to deal with details, and yet in their general management do not waste their time, thought, or strength in doing what can be as well done for them by others. An English statesman, remarkable for the ability with which he discharged varied and multiform duties, when asked how it was he accomplished so much, replied, "By doing nothing myself."

133. What is the wisest method to pursue in the treatment of foremen, superintendents and agents who are necessary to carry on great enterprises?

First to exercise care in selecting them, and then to trust them. No two men in the world have exactly the same way of doing a thing, and a judicious employer, it has been remarked, will abstain from unwise interference and needless criticism, and be content with allowing his work to be done by other people somewhat in their own way, so that it be well done. Where most men fail in governing, says Helps, is in not intrusting enough to those who have to

act under them. Most human beings intend well, and try to do their best as agents and subordinates; and he is the great man who succeeds, with the least possible change of agents and subordinates, in making the most of the ability which he has to direct and supervise. Besides, men must act according to their characters; and he who is prone to confide largely in others, will mostly gain an advantage in the general result of this confidence which will far more than counteract any evil arising from that part of the confidence which is misplaced.

[Thomas Brassey, the great English contractor, who built railways in Great Britain, France, Austria, Australia, India, South America, and the Grand Trunk Railway of Canada, who employed thousands of men, had twenty-seven different partners and nearly a hundred agents, was one of the most remarkable men of his time from the fact that he conducted all this vast business without contention, lawsuits or losing the natural refinement of his character. Though doing a rough work he never became coarse, and though the master of many men, he never became domineering or dictatorial. His visits along the line of his works were welcomed by his employees with unfeigned delight. He placed unlimited trust in his agents; they felt they had his confidence, and what is remarkable, we believe no one of them ever abused this trust. He was also extremely liberal in his dealings with sub-contractors, and if the work they had undertaken turned out to be of a more difficult character than had been anticipated, they were sure of redress. An interview of this kind is thus described:

He came, and saw how matters stood, and invariably satisfied the man. If a cutting, taken to be clay, turned out after a very short time to be rock, the sub-contractor

would be getting disheartened ; yet he still persevered, looking to the time when Mr. Brassey should come. He came, walking along the line as usual with a number of followers, and on coming to the cutting he looked around, counted the number of wagons at the work, scanned the cutting, and took stock of the nature of the stuff. "This is pretty hard," said he to the sub-contractor. "Yes, it is a pretty deal harder than I bargained for." Mr. Brassey would linger behind, allowing the others to go on, and then commenced the following conversation: "What is your price for this cutting?" "So much a yard, sir." "It is very evident you are not getting it out for that price. Have you asked for any advance to be made to you for this rock?" "Yes, sir, but I can make no sense of them." "If you say that your price is so much, it is quite clear that you do not do it for that. I am glad that you have persevered with it, but I shall not alter your price; it must remain as it is, but the rock must be measured for you twice; will that do for you?" "Yes, very well, indeed, and I am very much obliged to you, sir." "Very well; go on; you have done well in persevering, and I shall look to you again."]

134. What is the secret of securing and retaining good workmen?

The relation of employer and the employed is one of reciprocal and mutual dependence, and he who can, at all times, command the services of the best workmen in his trade, has an advantage over all competitors who cannot. It is a fact patent to all observers, that some employers always have good clerks, faithful apprentices, and skilful journeymen, while it is equally notorious that others are always in trouble with, and constantly changing their

employees, generally to their disadvantage. The art of managing workmen and retaining the best belongs to that class of talent of which diplomacy is a representative word; and, as there are few Talleyrands in the world, there are comparatively few men among master mechanics and manufacturers who understand what Bacon has called the art of "*working men*," that is, to know how to lead, persuade, or govern them. As a general rule, the secret of securing and retaining good workmen is *prompt pay* and *kind treatment*, but there is also a magnetic attraction about some men that is more powerful than either money or kindness, making them to their workmen what Bonaparte was to his soldiers. In the absence of this attribute of genius, however, we may say that he who pays his employees promptly, and especially if he manifest an interest in their welfare, can at all times command the choice of the best and most steady workmen, and retain all but those restless, cranky spirits who, though sometimes remarkable for skill, wander from place to place and shop to shop, never satisfied, and never finding rest except in the poor-house or the grave.

[Rev. John Todd describes what he calls a model manufacturing village. "It was a wild spot where three brothers commenced a small mechanical manufactory. It was far one side and out of the way. From the first they made it a condition with their workmen that they should attend church every Sabbath; that they should lay up a part of their wages; that they should use no strong drinks, and the like. They have now between three and four hundred men in their employment, most of whom have families; for when a workman wished to build himself a house, he was aided and encouraged to gain and own it in fee simple. The firm have established a reading-room for

their workmen, at an expense of about \$400 annually; have built and support a high school, at a still larger outlay. The result is, that many of their workmen have been with them for years—some for thirty years; they are owners of property; they are intelligent—one of the most appreciating audiences I ever had the honor of addressing; and for a model village, I do not know its equal on the face of the earth. We may say that here was a peculiar opportunity to set out right and to keep things right: and so there was, but it was rightly improved; and many a village has been started and grown up in similar circumstances, where now the Sabbath is desecrated; where few go to church; where spirit-shops are abounding; where there are poor, dilapidated, and decaying houses, and where the marks of ruin are visible on many a human habitation. If the employers through the land, and through the world, *felt equal responsibility for their employees, and as judiciously set themselves to aid them, the whole face of the world would be changed within thirty years.*”]

135. Is it for the interest of manufacturers to pay high or low wages?

It is to the interest of all employers of labor to obtain the largest amount of work for the least expenditure of money, or, as Professor Fawcett expresses it, the cost of labor is determined by the amount of work really done for the wages. If A can produce twenty yards of linen in the same time that B can produce ten yards, it will be cheaper for the employer to hire A, at \$3 a day, than to employ B, at \$2. If ten men who demand \$3 a day will do the work of sixteen men at \$2 a day, it is cheaper for the employer to hire them, for then he will only pay \$30 a day in wages instead of \$32, and will still have the same

product. The differences in the comparative efficiency of workmen in most mechanical employments is remarkable. Mr. Brassey discovered that a London bricklayer could lay more bricks in a day than two country bricklayers, and therefore it was cheaper to employ him at *s. 6d.* a day than the others at *3s. 6d.* He discovered that, as quarrymen, Englishmen were cheaper at \$1.25 per day, than Irishmen at 80 cents, and Frenchmen at 60 cents.

Employers of skilled labor should, as a general rule, favor high rather than low wages, for, with better food and prospects of comfort, men's powers of production increase, and capital, generally, reaps the largest profits when labor gets the best wages. Increased wages make increased profits by increasing production. But employers of labor should abandon the practice of making Saturday "the pay-day," as in practice it has not been found to answer well, and select one the farthest removed from a holiday. Many large concerns now pay their employees on Tuesday.

136. What are the elements that give *Value* to any commodity?

First, its utility, and, secondly, the difficulty in obtaining it; or in other words, an individual values an article, or a service, in proportion to the use he may have for it, and the difficulty he may have in obtaining it. Both these elements must coexist in every article which has exchange value; for an article, however difficult to obtain, can have no value unless it is capable either of supplying some want or gratifying some desire; on the other hand, no article can possess exchange value if it can be obtained without difficulty, although the article may be of prime necessity. No commodity can be more essentially useful than water, yet water never has any exchange value, unless there is

some difficulty in obtaining it. Lots on Chestnut, Wall, or Fleet streets, are very valuable; but a thousand acres near the North Pole would have no value, because any one owning such tract could not exchange it for anything else. The same rule applies to manufactured commodities.

137. What is meant by the *price* of a commodity?

The price of a commodity is its value estimated in money; and, according to some American economists, money may be anything, whether gold, silver, lead, iron or paper, which the government declares by legal enactment shall be legal tender in payment of debts throughout the jurisdiction of the government ordaining it. The circumstances which principally affect and regulate the price of commodities are the cost of production and variations in the demand and supply. Practically the price of the leading articles of food is measured by the pound sterling in London, which, it is said, has remained unchanged for two centuries; and the price of corn in London regulates the prices of other staples in all the markets of the world. This explains the apparent anomaly, that prices of commodities do not always advance with an increase in the volume of currency. An abundance of money, when accompanied by confidence, facilitates exchanges, makes business lively and prosperous; but does not always enhance the price of raw materials or manufactured products. Over-production, consequent upon the too rapid increase of machinery, will depress prices, even if the volume of currency is greatly in excess of the wants of trade.

138. When a manufacturer undertakes to furnish an article for a special purpose, what does the law oblige him to do?

To furnish an article suited for that purpose, or be responsible for the consequences. Thus, in an English case, where a rope was ordered of a cordage manufacturer for the purpose of raising pipes of wine out of the cellar and letting them down into the street, and the foreman took the necessary admeasurement, and knew the object, it was held that the seller was responsible, not only for the rope which broke, but for a pipe of wine which was thereby lost. The rule in law is, that if a thing is ordered of a manufacturer for a specific purpose and is supplied, there is an implied warranty that it is fit for that purpose.

But this principle does not apply to those cases where an ascertained article is purchased, although it be intended for a special purpose. For if the thing itself is specifically selected and purchased, the buyer takes upon himself the risk of its effecting its purpose. Thus, if a man says to another, "Sell me a horse fit to carry me," and the other sells a horse which he knows to be unfit to ride, he will be responsible for the consequences; but if a man says, "Sell me that gray horse to ride," and the other sells it, knowing that the buyer will not be able to ride it, that would not make him liable.

139. What privilege does the law allow manufacturers, by which they may give their products a distinctive badge of ownership?

The law gives to a manufacturer the privilege of affixing to his wares his own name or any peculiar mark, label or symbol, not before used, and called a **TRADE-MARK**, and protects him in its use, either by an injunction against others who may attempt its use or by damages for an infringement. The law recognizes a trade-mark as property after it has been so long employed exclusively and

uninterruptedly as to create a presumption that everybody would know and acknowledge it as a distinctive badge of ownership. But a manufacturer has no right to appropriate a sign or symbol which, from the nature of the fact which it is used to signify, others may employ with equal truth, as they therefore have an equal right to employ it for the same purpose. A trade-mark, to be entitled to the protection of the law, must be something peculiar and distinctive, and not before used. On payment of a fee of twenty-five dollars, a trade-mark may now be registered in the Patent Office at Washington, and this registry supplies the place of long use required by the common law.

140. What are the chances for young men, or men with limited capital, to accumulate wealth in manufacturing?

"It is the great advantage of a trading nation," says Addison, "that there are few in it so dull and heavy, who may not be placed in stations of life which may give them an opportunity of making their fortune;" so it is peculiarly the advantage of manufactures that they present an opportunity for profitable employment to every kind of skill and talent, and suited to every variety of taste. The man who would thrive need select but one of the thousands of manufactured articles, and concentrate his whole energies upon its production; and if his choice has been judicious, he will be on the road that leads to fortune. *Alexandré*, of Paris, selected kid gloves as his specialty, and made them so well, that now it is hinted his trade-mark imparts to manufactured rat-skins a value incommunicable by any other talisman. *Herring* chose safes, *Mason*, blacking, *Jayne*, a cough expectorant, *Chambers*, cheap books, *Faber*, lead-pencils, *Disston*, saws, and *Maydole*, hammers, who says he kept hammering away on one thing,

not aiming to make a "pretty good hammer," but always "the best hammer that can be made—a hammer that dare show itself anywhere in the world."

It has been well said that the highest ability will accomplish but little, if scattered over a multiplicity of objects; while on the other hand, if one has but a thimbleful of brains, and concentrates them all upon the thing he has in hand, he may achieve marvels. Momentum in physics, properly directed, will drive, it is said, a tallow-candle through an inch board. Said Rothschild to a beginner, "Stick to your brewery, and you may be the great brewer of London; be a brewer, and a baker, and a merchant, and a manufacturer, and you will soon be in the *Gazettes*."



CHAPTER XI.

BUYING AND SELLING MERCHANDISE.

"It is in buying and selling that the moral principles of the merchant will be most severely tested. He will be strongly tempted to equivocate, to swerve from strict truth, to color and exaggerate. 'It is naught, it is naught, sayeth the buyer! but when he is gone his way then he boasteth.'"—SHARSWOOD.

1. CARDINAL PRINCIPLES OF TRADE.

141. **I**N what respect is man distinguished from all other animals?

Man is the only animal that buys and sells, or exchanges commodities with his fellows. Other animals make an attempt, at least, to do every other thing that man can do, except trade; and among them there are types of every profession except the merchant. The beaver, the bee, and the bird can build as well as some of our mechanics; the fox surpasses some lawyers in cunning; musicians are content to be called nightingales of song; the tiger is an uneducated warrior, lions are the lords and sovereigns of the forest; but the merchant, who buys from one people to sell to another, and makes rules and laws to govern his transactions, has no representative in the animal creation.

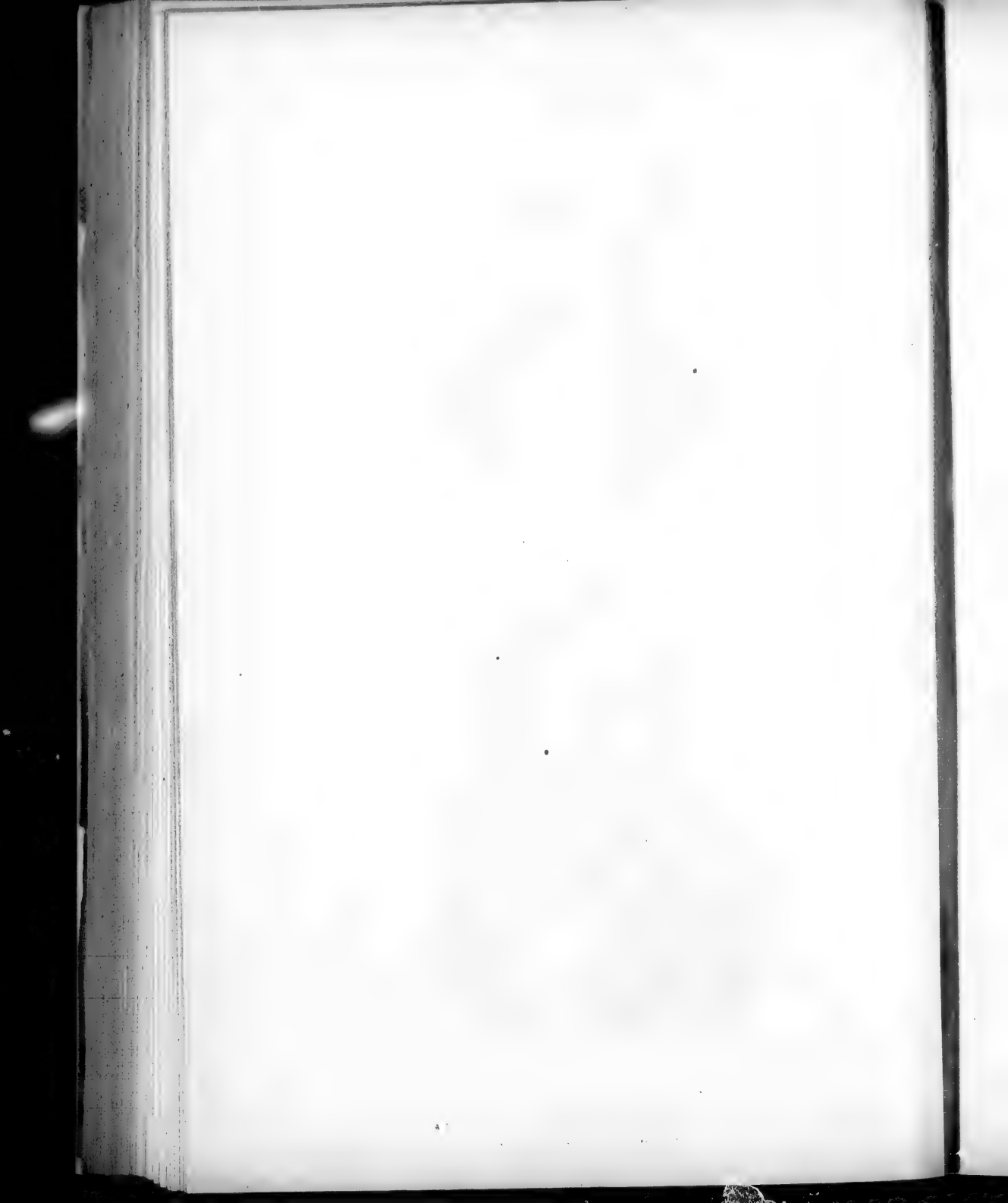
142. Is the amount of trade in a nation an indication of its people's civilization?



ABBOTT LAWRENCE.



HON. JOHN WELSH,
One of Philadelphia's Merchant Princes and
Ex-Minister to England.



As man rises in civilization his wants increase, and these he supplies by exchanging his own products for those of others, which is the basis of all trade. "The lowest savage," says an able writer, "may produce or gather a hundred dollars' worth per annum, and exchange ten dollars' worth of it for other necessities or comforts; while the population of the United States or Great Britain produce at least five hundred dollars' worth to each able-bodied man, whereof two-thirds at least is exchanged by producers with each other, and with the producers of foreign lands. And, as man shall continue to rise in the scale of intelligence, industry, efficiency, and comfort, not merely the amount but the proportion of each man's products, exchanged for those of others, must continue to increase. The aggregate of exchanges of property is probably now expanding throughout the world at the rate of ten per cent. per annum, though the annual increase of population is less than three per cent."

143. As the aggregate of exchanges increases, do the profits of the trading class increase or diminish?

As intelligence is diffused, and the facilities of transportation and communication between producers and consumers are multiplied, the cost of making exchanges, which constitute the profits of the non-producing traders, must and does decrease continually. Moreover, experience proves that the number of traders increases even more rapidly in proportion than the increase of trade, and thus competition subjects them to the necessity of being content with a smaller percentage of profits.

[It is idle and mischievous, said Horace Greeley, in his admirable Prize Essay, to hope for large profits henceforth, save in rare, exceptional cases. The general diffusion of

intelligence, and improvement of the facilities for direct exchanges between producer and consumer, render extensive and regular trade on the old basis of small sales and large profits impossible. If the flour-dealers of New England, the coal-dealers of New York, the shoe-dealers of Ohio, will not supply their customers at moderate prices, they provoke competitors to supplant them; or, this failing, they incite consumers to combine and buy at wholesale a cargo of flour, of coal, of shoes, for themselves. Any serious attempt to restore the old system of sales on long credits to doubtful customers, but at such high prices as will compensate for the risk and delay of payment, would only serve to impel the consuming classes to withdraw more and more of their custom from traders as a class, and effect more and more of their exchanges by agencies and arrangements of their own. The practical choice of the mercantile class lies not between large and small percentages on their sales, but between small ones and none.

But small advances on cost do not imply small profits.—

On the contrary, there never was a time when larger profits are realized than may be now. Let us suppose, for example, that New England annually consumes ten thousand tons of Western bacon, and that the quantity so consumed is annually increasing. Now, if any Boston merchant at home can manage to become the channel of interchange between the producers and consumers of half those hams at an average net profit of 2 per cent., assuming the hams to be worth \$150 per ton, that merchant or house would clear \$15,000 annually on bacon alone. So with flour, groceries, and everything else.

These, then, are the essential bases of a profitable and safe trade in the future; first, ability to supply the public

demand on as favorable terms as any one else can offer ; secondly, universal knowledge of the fact, and assurance that it may be relied on. Let a Boston dealer in flour, or meats, or cloths, or anything else, be able to supply New England with whatever he deals in at the lowest possible rate, and let all New England be assured of the fact that he can and *will* do so, and his fortune is made. No matter though his average net profit should range even below one per cent., his annual income must exceed his necessary expenses by thousands of dollars.]

144. What are the chances of accumulating property by trading in merchandise?

The statistics which give the proportion of those who succeed in mercantile life to those who fail are not very recent nor reliable, but so far as they go they would indicate that trading in merchandise, as heretofore conducted, is a lottery, with nearly all blanks. Out of the thousands who engage in commerce in the great cities very few escape failure at some period in their career, though many no doubt recover and subsequently accumulate property. About thirty years ago General Dearborn, who for many years was Collector of the Port of Boston, remarked, in an address before the members of the Massachusetts Legislature, that "*After an extensive acquaintance with business men, and having long been an attentive observer of the course of events in the mercantile community, I am satisfied that,* AMONG ONE HUNDRED MERCHANTS AND TRADERS, NOT MORE THAN THREE IN THIS CITY EVER ACQUIRE INDEPENDENCE. *It was with great distrust that I came to this conclusion ; but, after consulting with an experienced merchant, he fully admitted its truth.*"

.. A gentleman who doubted the truth of this startling

statement commenced an investigation, and called upon an antiquarian, who told him that in 1800 he had taken a memorandum of every person then doing business on Long Wharf, and that in 1840 only five in one hundred remained. He says :

"I then went to a very intelligent director of the Union Bank—a very strong bank. He told me that the bank commenced business in 1798; that there was then but one other bank in Boston, the Massachusetts Bank, and that the bank was so overrun with business that the clerks and officers were obliged to work until twelve o'clock at night, and all Sundays; that they had occasion to look back, a year or two ago, and they found that, of the *one thousand accounts* which were opened with them in starting, only *six* remained; they had, in the forty years, either *failed or died destitute of property*. Houses, whose paper had passed without a question, *had all gone down in that time*. Bankruptcy, said he, is like death, and almost as certain; they fall single and alone, and are thus forgotten; but there is no escape from it, and he is a fortunate man who *fails young*.

"Another friend told me that he had occasion to look through the probate office a few years since, and he was surprised to find that over 90 per cent. of all the estates settled there *were insolvent*. And, within a few days, I have gone back to the incorporation of our banks in Boston. I have a list of the directors since they started. This is, however, a very unfair way of testing the rule, for bank directors are the most substantial men in the community. In the old bank over *one-third* had failed in forty years, and in the new bank a much larger proportion."

Since the commercial crisis of 1857, which arrested the ruinous practice of selling merchandise to buyers in distant sections on long credits, and especially since the war of the rebellion accidentally gave to the United States a more abundant and altogether better currency than they ever possessed before, the percentage of failures among men in business has no doubt materially diminished. But still mercantile life is full of vicissitudes, and few even of the most substantial firms continue in business for a period of twenty-five years unchanged, and without meeting with a

reverse. In the appendix to the author's little work on Business, published in 1852, there was inserted a select list of the first-class wholesale houses in Philadelphia; and on re-examining it, we find in existence at the present time only 2 out of 17 importing firms there mentioned; only 2 out of 22 foreign and domestic dry-goods houses; only 4 out of 25 dry-goods jobbers; none of the silk houses; 8 out of 25 wholesale drug houses; 1 out of 17 boot and shoe jobbing firms; and altogether only about 25 out of 177 mercantile houses which were in existence twenty-three years ago, and regarded then as of the first class.

145. What is the secret of a safe and successful trade in merchandise?

A merchant can only carry on his business safely when he exchanges his products for cash, or for other products of equal or greater value to him; and in proportion to the rapidity with which he can effect these exchanges he can afford to work cheaply. If a merchant, says Wayland, purchase a thousand dollars' worth of iron, which he sells to-morrow, he charges for his labor and skill, and adds only the interest of one day upon his capital. If he must keep the iron for a whole year before he sell it, he must also charge the interest of a whole year, or else he will be the loser by his operation. If he sell his iron to-morrow, he may invest the same sum in iron and sell it again fifty times in the course of the year; and thus receive a profit fifty times a year upon the use of his skill and labor, while in the other case he receives this profit but once. Hence, when exchanges are rapid, he can afford to exchange at less rate for his labor and skill than when they are slow. And hence, brisk exchanges are for the benefit of both buyer and seller, and a benefit to the one is

a benefit to all. It is for this reason, among others, that we can frequently purchase at a cheaper rate in a large city than in a country town, and from a firm doing a large trade in a particular article than from those who have but few customers.

146. What is the proportion that should be preserved between capital and liabilities in a mercantile business?

How far a trader may innocently involve himself in debt has been discussed by able writers with varying conclusions. It probably is impossible to prescribe any arbitrary rule on the subject, yet that there is a limit, beyond which it is not safe to go in any business, it would be folly to deny. Amos Lawrence, of Boston, very early in his business career, discovered that excessive credit was the rock upon which most business men were broken, and he resolved never to be in debt more than two and one-half times his capital—a plan which, his biographer says, saved him from ever getting embarrassed. In banking, the safe rule has been declared to be, not to exceed the proportion of three to one.

Gilbart, manager of the London and Westminster Bank, says, in his *Treatise on Banking*, "Although the proportion which the capital of a bank should bear to its liabilities may vary with different banks, perhaps one would not go far astray in saying that it should never be less than one-third of its liabilities. I would exclude, however, from this comparison all liabilities except those arising from notes and deposits. If the notes and deposits together amount to more than three times the amount of the paid-up capital, the bank should call up more capital." In New England the safe limit is considered to be that of two to one. One of the most eminent bankers in Europe has given it as his deliberate opinion that a man should not

extend his business to more than *three* times the amount of his capital, and if it be a large business, to not more than *twice* his capital. I presume, however, that the rule must vary with different kinds of business; but there is a limit in each particular business beyond which it is not prudent to go. A man has the right to risk his own capital, but he has no right to risk the property of others without their consent, and he can only honestly extend his business at any time, so that if his property should suddenly depreciate in value to the ordinary level of low prices, and he should meet with the average percentage of losses by bad debts, and other risks incidental to the business, he would still be able to pay his debts. Without accurate information on these points, a man whose liabilities are already three times the amount of his capital, should be extremely cautious in extending his purchases, however inviting the speculation may appear; and that in the taking and giving of credit he cannot calculate with any degree of certainty in being able to meet his payments promptly, except by giving one-third less credit than he takes.

147. What is the canker-worm that eats up the profits of most of those who attempt to do business on insufficient capital?

INTEREST. It is the peculiarity of interest that it works through the night as well as the day, in storm as well as in sunshine, on Sundays as well as week-days, all the while eating up the profits, or the substance of those who pay. Money has been compared to fire, in that it is an excellent servant, but a terrible master. While the creditor who receives interest wakes up in the morning richer than when he retired, the debtor who pays is to the same extent poorer. Even when no more than legal interest is paid it

rolls up with fearful rapidity, but when the debtor gets into the hands of usurers who charge double or treble the legal rate for the use of money, little less than a miracle can save him from bankruptcy.

[On one occasion a merchant in extensive business in New York called upon James G. King, a banker, who, in his day, was named by profane persons "the Almighty of Wall street," and said to him :

"Mr. King, I keep four large bank accounts, and I have offered heavily the best paper for discount. It is flung out as fast as I offer it. I shall have to go on the street, and do as others do—get heavily shaved. Money is worth now three per cent. a month. I have got to pay it. I do not see why I should not pay that to your house as well as on the street. I will bring down my portfolio. It contains bills receivable for over \$200,000, No. 1 business paper. You can have your selection. I must have \$100,000 in cash before another week."

"No business can stand such a premium for money any length of time. It will use up a million capital very speedily," said Mr. King.

"Oh, not at all. My business will justify my paying any rate of interest, however exorbitant."

"Why discount for a short time? Why not make it for two or three years? I will not discount your good business paper. Pay your debts with it. I will discount your own note for \$100,000, if you will make it three years."

"Thank you, Mr. King. I will draw it at once. It is very kind in you ; but don't you want collateral?"

"No, sir. Mr. Miller [turning to his accountant], take off the discount, at three per cent. a month, on \$100,000, for three years, and draw a check for the balance

for Mr. D. But wait a moment, D.: give me your note for \$100,000." The conversation became general, both were seated, when the accountant handed the following memorandum to Mr. King:

Note of Mr. D., payable three years after date for.....	\$100,000
Discount at three per cent. a month, or thirty-six per cent. per year, or for three years, one hundred and eight per cent....	108,000

Balance due Prime, Ward & King.....	\$8,000
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"D., have you a blank check with you?" pleasantly asked Mr. King.

"A check? What for?"

"Why, Miller has handed me a statement, and I find that if we discount your note for three years for \$100,000, at three per cent. a month, you will have to pay us \$8,000."

"Why, this is absurd. I give you my note for \$100,000, and get no cash in return, but have to give you \$8,000 cash. Bah!"

"Be cool, D., and listen. I have done this purposely to give you a lesson, to show you where your mercantile career will end, if you submit to such extortion. Now, if you will pledge me your word of honor that you will curtail your business, and never pay more than seven per cent. interest for money to carry on your trade, I will tell you what I will do. You want \$100,000. Draw your note for that sum at ninety days, leave with me \$100,000 of your best bills receivable, and I will give you the money, less the ordinary discount of seven per cent."

Mr. D. was grateful. He appreciated the lesson, and is now one of the wealthiest men of the city of New York.]

148. In what way can the mercantile classes secure safety in their trade, quicken their exchanges, and keep down the rate of interest?

By exerting their influence, which is all-powerful when combined, to compel their representatives who make the laws to provide the people with an ample supply of safe and acceptable currency. Money, as Aristotle discovered centuries ago, "exists not by nature, but by law," and it is one of the highest and most important attributes of sovereignty to issue money. When a nation possesses an abundance of an acceptable and uniform currency, which is also a legal tender, private credits, which are merely a substitute for money, are curtailed, business is conducted safely on a cash basis, and failures are few. When the currency is inadequate to the wants of trade, unsafe substitutes for it are devised, business becomes complex, and failures multiply. The supply of the precious metals has never proved adequate to the wants of any commercial nation, and various devices have been employed to overcome the deficiency. To exchange merchandise for gold only is not practicable, except where the merchandise can be transported on a camel's back. Trade is, of necessity, extremely limited in countries where coin is the only recognized medium of exchange. Hence the mercantile classes are mainly interested in the quantity and quality of the tokens or certificates of indebtedness which form the largest part of the currency of every commercial nation, and their prosperity is promoted or retarded according as the paper-money in circulation facilitates or checks exchanges. It is not to the interest of traders that the current money of their realm shall be so choice as to stimulate hoarding, nor so destitute of value as to be in

danger of sudden depreciation. The United States legal tender notes have been constantly appreciating in value since their issue, and if made convertible into bonds, bearing interest payable in coin, would probably be the best paper currency any nation ever possessed.

"Money in its theoretic or economic aspects," says Baird, in his admirable *Essay on Money*, "presents a field of apparently hopeless discord, controversy and confusion, without a single doctrine established as a principle of universal or even of general acceptance." As a financial policy which would promote the interests of a London banker would not be at all suited to an American store-keeper, or a Western granger, it is to be expected that there would be a radical difference between the foreign and American schools of political economists with respect to the nature and offices of money; the former claiming there can be no money except coin, and all paper currency, to have value, must be convertible into coin on demand of the holder; and the American school arguing,

That money should be "a thing of a country, of a people, and not of the world," and the financial and business affairs of a country should, in nowise, be based upon the precious metals, which are liable to export beyond the control of the people:

That in a country which owes to other countries an annual interest, payable in coin, greatly exceeding the product of its mines, a specie basis for its financial system is a soap-bubble, which can last only so long as the foreign creditors forbear to blow upon it;

And that, if it be desirable, it is entirely practicable to make the legal tender notes, now in circulation, equal in value with coin, without retiring or cancelling them, and that

to withdraw and destroy them in order to force resumption of specie payments—a mere chimera at best in a debtor nation—is worse than a political blunder: it is a crime.

Moreover, as the finances of England and France are in the main regulated by the directors of their great national banks, so in the United States, all matters pertaining to the coining of money and the supply of currency should be delegated to a board of finance, composed of men as untrammelled as the Judges of the United States Supreme Court, and elevated far above the noise and distractions of partisan politics.

149. What are the classes into which the traders in merchandise may be divided?

Into *shipping* and *importing* merchants, *commission* merchants, *wholesale dealers* or *jobbers*, and *retailers*. The first, who are sometimes called merchants proper, exchange the surplus products of one nation for those of another, and sell to wholesale dealers in original packages. They fetch and carry between nations, and throng harbors with ships. The commission merchants are agents of manufacturers and producers, whether foreign or domestic, and sell to wholesale dealers by the case, barrel, bag, or bale. The jobbers buy from the importers, manufacturers, producers, or their agents, and sell to retailers by the piece, bushel, keg, or dozen. The retailer supplies consumers with what they want, and in quantities to suit them. All these classes of merchants subserve a useful purpose, and, as subdivision of employments tends to economy in exchanges as well as in production, the dividing lines between them should be distinctly drawn, and those of one class who trespass upon

the prerogatives of another should be regarded as monopolists, and violators of the laws of their guild.*

150. When is the safest time to engage in trade?

After a panic has expended its force, and the prices of merchandise have fallen below the average.

Periodically, like cyclones, panics sweep over all commercial nations, men's hearts fail them, property loses its value, everybody is wanting to sell; then, after folly has had its reign and reason begins to return, though things are apparently at their worst, that is the time for a man of nerve and health and business training to engage in regular trade. The same is true also of speculative enterprises.

151. What are the best means to adopt in order to establish a business?

* Adam Smith, in his "Wealth of Nations," satisfactorily demonstrates that retail merchants are of great advantage to the community, and if this be conceded, it follows that wholesale merchants, who gather products from various sources for the convenience of retailers, cannot be, as some have called them, "leeches" on the body politic.

"Unless a capital was employed in breaking or dividing certain proportions, either of the rude or manufactured produce, into such small parcels as suit the occasional demands of those who want them, every man would be obliged to purchase a greater quantity of the

goods he wanted than his immediate occasion required. If there was no such trade as a butcher, for example, every man would be obliged to purchase a whole ox, or a whole sheep at a time. This would generally be inconvenient to the rich, and much more so to the poor. If a poor workman was obliged to purchase a month's or six weeks' provisions at a time, a great part of the stock which he employs as a capital in the instruments of his trade, or in the furniture of his shop, and which yields him a revenue, he would be forced to place in that part of his stock which is reserved for immediate consumption, and which yields him

Three things are essential in order to establish any new business dependent on regular customers : first, to attract them ; secondly, to impress them favorably in the beginning, and thirdly, to attach them by personal liking, which is often more powerful than pecuniary interest. The best methods of attracting the attention of buyers and the lasting value of friendship in trade we shall allude to subsequently ; but here we may remark on the importance of making a favorable impression at the first opportunity. Every one who has travelled knows that if, on going to a strange hotel, he gets a good room and satisfactory meals,

no revenue. Nothing can be more convenient for such a person, than to be able to purchase his subsistence from day to day, or even from hour to hour, as he wants it. He is thereby enabled to employ almost his whole stock as a capital ; he is thus enabled to furnish work to a greater value, and the profit which he makes by it in this way much more than compensates the additional price which the profits of the retailer impose upon the goods. The prejudices of some political writers against shopkeepers and tradesmen are altogether without foundation. So far is it from being necessary either to tax them or restrict their numbers, that they never can be multiplied so as to hurt the public, though they may be so as to hurt one another.

"The quantity of grocery goods, for example, which can be sold in a particular town, is limited by the

demand of that town and its neighborhood. The capital, therefore, which can be employed in the grocery trade, cannot exceed what is sufficient to purchase that quantity. If this capital is divided between two different grocers, their competition will tend to make both of them sell cheaper than if it were in the hands of one only ; and if it were divided among twenty, then competition would be just so much the greater, and the chance of their combining together, in order to raise the price, just so much the less. Their competition might, perhaps, ruin some of themselves, but to take care of this is the business of the parties concerned, and it may be safely left to their discretion ; it can never hurt either the producer or consumer. On the contrary, it must tend to make the retailer sell cheaper and buy dearer, than if the whole trade was monopolized by one or two persons."

he will be disposed to go there again, and if the landlord or his representatives be affable and friendly, he will endure much discomfort before he will go elsewhere. So in a mercantile business it is all important to impress the individual whose custom you desire, at the first interview, with the conviction that you are able and willing to supply his wants on the most favorable terms, and are disposed to put him on the "ground floor" with the most favored customers.

152. Are all persons legally competent to trade in merchandise?

Idiots and lunatics from the time of the finding of the inquisition, *married women*, and *infants*, as all who are under twenty-one years of age are affectionately styled in law, are not as a general rule competent to make contracts of any kind that will be binding upon them, and therefore it is unsafe to have business transactions with them. But there are many exceptions to this general rule, and the privileges and powers of married women especially have been so enlarged and changed by statute law that every one who expects to have dealings with them should make himself acquainted with the married woman's act or acts of his State or country. And it always has been the rule that a minor, if he have no friends, might buy on credit, food and clothing, or what are called "necessaries," and this term has been so enlarged as to include all those things which are manifestly appropriate to his person, station and means. It is a rule of the law that a person becomes of age the beginning of the day before his twenty-first birthday; that is, a child born on March 25th, 1854, becomes of age on the beginning of the 24th of March, 1875, and may sign a note, or do anything that any mature person can do, on any hour of that day.

A contract made with a person so intoxicated as to be incapable of understanding it is voidable; though not absolutely void, however the drunkenness be occasioned. A sale by a person who has no right to sell is not valid against the claim of a rightful owner; and a sale of stolen goods, except perhaps coupon bonds and negotiable paper, is in no case valid. The proper owner may take them wherever he finds them, even when the party having them has paid the full value for them; but in the exercise of this right he must avoid committing a breach of the peace.

153. What are the most important STATUTE LAWS that concern buyers and sellers of merchandise?

Every merchant should know what are the provisions of the law in his country or State, governing sales of personal property, commonly called *The Statute of Frauds*. Nearly every State in the American Union has substantially re-enacted the seventeenth section of the celebrated English statute passed during the reign of Charles II., for the prevention of frauds and perjuries, and which declares that "no contract for the sale of any goods, wares and merchandises for the price of £10 sterling, or upwards, shall be allowed to be good, except *the buyer shall accept part of the goods so sold, and actually receive the same, or give something in earnest to bind the bargain, or in part of payment, or that some note or memorandum in writing of the said bargain be made and signed by the parties to be charged by such contract, or their agents thereunto lawfully authorized.*" The fourth section also enacts, among other things, that no contract of guaranty or suretyship "shall be good unless it be in writing." Shares in railroads and manufacturing companies are held to be "goods, wares, or merchandises" by American law, and an agreement for their purchase and

sale must be in writing, although it is held otherwise in England.

The *Statute of Limitations* is also a law with which every one who sells goods on credit should be familiar. In the collection of debts, the using of legal diligence is always favored and shall never turn to the disadvantage of the creditor. In order to enforce diligence, and punish negligence, in suing for claims, statutes have been passed prescribing a time within which actions must be brought; these are known as the Statutes of Limitations. The law considers that debtors ought not to be obliged to take care forever of the acquittances which prove a demand to be satisfied; and it is proper to limit a time beyond which they shall not be under the necessity of producing them, or in familiar phrase, after which claims are "outlawed." Strictly, debts are never "outlawed," as many suppose—that is, if the debtor do not plead the Statute of Limitations, a judgment can be obtained and execution issued on an old debt as well as on a recent one.

In the United States, each State has its own Statute of Limitations, differing generally from that of its sister States, and therefore we can only advise the reader to be vigilant always in the collections of his claims, or "keep posted" as to the Statutes of Limitations of the States where his debtors reside.

154. When the buyer and the seller live in different countries, or States having different laws, which governs a contract for the sale of merchandise?

As a general rule the law of the place where the contract was made or is to be performed, governs the sale of personal property, and of real estate where the land is located. Thus, if a merchant in Philadelphia makes an offer to a

factor in New Orleans for the purchase of cotton, and it is accepted there, the law of Louisiana will prevail in the construction of that contract. So, if a merchant of Philadelphia orders goods from a manufacturer in England, the law of Great Britain will determine the construction, force and effect of whatever questions may arise under that contract. A contract which is valid where it is made is valid everywhere, and a contract which is not valid where it is made is not valid anywhere. This is a principle of considerable importance in a country composed of more than thirty-five separate States, having different laws, and which are for most commercial purposes regarded by the law as foreign to each other as England and France.

While, however, the law of the place (*lex loci*) governs the construction and validity of every contract for the sale of personal property, the remedies for a breach of the contract must be regulated according to the law of the place where the *action is instituted*; hence the Statute of Limitations in whose courts a suit is instituted, prevails in all actions.

155. What does the law presume that every buyer and seller of merchandise understands?

The customs, or established usages of his trade, and the meaning of technical words peculiar to that trade. Thus, in a suit on a policy of insurance in England, evidence of custom was allowed to show that "rice" was considered as "corn," and in another case, that "good" barley was not "fine" barley. Where a custom is well established and widely known, it is presumed that every merchant knows it, and each party to a contract has the right to think that the other acted with reference to it. The test question is, where words are used that have a technical meaning different from their common meaning: *must* both parties, or

ought both parties to have used the words in their technical sense, and had each good reason to believe that the other so used them?

156. Where a negotiation for the sale or purchase of merchandise is carried on by correspondence, when is the bargain completed?

Whenever the proposition as made is accepted, and the letter accepting it is deposited in the post-office before notice of withdrawal had been received. Thus, if a merchant in Philadelphia make an offer to a merchant in Baltimore of a certain price for, say one hundred hogsheads of tobacco, he may withdraw his offer at any time by letter or telegraph, but if this notice of withdrawal does not reach the Baltimore merchant until after he has deposited in the post-office a letter accepting the offer, the bargain is completed, and the merchandise is sold. It is therefore often important, when a desirable offer or proposition is received, that it be accepted promptly, and to have a witness who can testify when the letter accepting it was deposited in the post-office. The decisions on this subject have fluctuated very much, but the law as stated may now be considered as conclusively settled both in England and in this country.

157. Why are merchants directly interested in the diffusion of intelligence and the spread of morality?

Because intelligence and morality are highly favorable to exchanges, and, other things being equal, the wealth, happiness and power of a people are in exact proportion to its intellectual and moral character. Merchants are directly interested in the suppression of knavery because every knavish act tends to create a disinclination to trade.

A man who is cheated every time he buys or sells, will lose his relish to pursue such an unequal contest. Merchants, moreover, are interested in elevating moral character in trade because integrity is the surest foundation of a permanent prosperity. It is quite possible, says a well-known writer, nay, it is notorious, that dishonest men have acquired wealth by traffic; but they are exceptions to the general rule, and their success, hollow and unreal at best, was a consequence of some good quality they possessed, and not of their lack of the best quality of all. If twenty have succeeded out of one hundred merchants who have traded in any county, or in any particular block in some city, at least fifteen of them would prove, on a careful scrutiny, to have been more upright and conscientious than the great mass of their less fortunate rivals. Vainly shall a man hope to live and thrive by buying and selling after his neighbors, his customers, have learned by sad experience that his word is not reliable—that his representations of the cost or quality of his wares are not to be trusted. Of two persons of equal capacity, who have been ten years in trade, one having acquired therein only experience, with the decided confidence of his neighbors and a fair circle of dealers and customers, while the other has amassed some twenty thousand dollars, but at the cost of a reputation for slipperiness and dishonesty, the latter is this day the poorer man, as time will clearly establish. Nothing is more common, or more fatal than the grasping of an advantage at the cost of ten times its value; and he who has traded out his neighbor's good opinion is pretty certain to die a poor man, however high the price for which he sold it.

CHAPTER XII.

BUYING AND SELLING MERCHANDISE.

2. POINTS FOR RETAILERS.

ASSUMING that in the natural order of events a man who has determined to engage in the sale of merchandise will begin in a retail business, we shall consider first those questions that more especially concern retailers, though they are of more or less importance to all who buy and sell. Usually the first question that presents itself for the consideration of the inchoate merchant is, whether he shall buy out a business already established by another or endeavor to build up a trade for himself, and, if the former,—

158. *What is the rule for estimating the value of the GOOD-WILL of an established business?*

Good-will, which means the favor of the customers who frequent a business place and the probability of their continuing to deal there, is so essentially speculative in its nature, that there is no general rule for estimating its value. In most cases, however, when an established business is sold, the stock is taken at its net wholesale price, the fixtures at two-thirds of their original cost, and a sum is paid as good-will equivalent to the net earnings of the previous year, as shown by the books.

When it is stipulated that the seller shall not carry on

a similar business within a certain time or distance, a sum should be mentioned as *liquidated damages* in case of his violation of the agreement ; for courts regard such restrictions as contrary to public policy, and do not favor compensatory damages.

159. What adds largely to the value of a good-will of an established business ?

A favorable lease of a store in a good location. This is of more importance in a retail than a wholesale business, and in cities than in small country towns. A retail store should, as a general rule, be established on a leading thoroughfare ; and, where the custom desired is not purely local, it should be in the immediate neighborhood of other similar stores. Good customers make their purchases where the leading stores are, and by keeping together, all have a chance to share in the trade. When a suitable location has been obtained, permanency should be secured by a *lease*. Steady improvements in a retail business, it has been observed, are almost invariably local ; that is, they follow the stand, and not the man.

“ When I was a young man,” said a retired tradesman (as illustrative of the advantage of close proximity and apparent opposition), “ I set up in the hat trade, and took a store in London where there was not a hat-store within a quarter of a mile, thinking I should do more where there were no others ; but I found that, at the end of the year, all that I made might have been put into the corner of my small eye, and not injured its sight. I sat down, one day, and, after thinking that my lot was a mighty hard one, told my boy that I was going out a while, and that he must keep a sharp lookout for customers. I went down town, and, looking around, found that two or three

hatters were driving a very good trade very near together ; and passing in to one store, I found its owner quite a talkative man. We put our heads together, and in the course of a week, the store directly opposite his received my stock in trade, and a coat of blue paint on the outside, while his received a coat of green. The first day I did nothing but stand at the door, and look pouty at the green store, and my friend Blake stood on his steps looking ditto at me. As people came in, I commenced running down the green store, and Blake always run down the blue ; so between us both we built up a trade that was quite respectable. People having taken sides, and new-comers always purchasing of one or the other, we gradually grew rich, and at the end of some dozen years, we settled up, and I found that opposition, or apparently so, had made my fortune."

160. What should be a consideration, second only in importance to location, in the selection of a store?

An abundance of light, which should be regulated with artistic skill, so as to enhance the beauty of the stock. Customers look upon a dark store with suspicion ; they are fearful they may deceive themselves in colors, shades or quality, and frequently leave without purchasing for no other reason. Sunlight is also a matter of economy, for Franklin has conclusively shown, in one of his essays, that it is cheaper than any artificial light. It imparts a cheerful, pleasant appearance to the store, without that artificial glare produced by elaborate ornament, which sensible people always look upon as deceptive, and, what is of more importance still, it promotes cheerfulness of mind in the employees, which is an essential ingredient of politeness. "Light is sweet, and a pleasant thing it is for the eyes to behold the sun."

Light is a desideratum that cannot always be obtained in cities to a desirable degree; but, were it insisted upon more than it is, an improvement would be effected. The counting-house should be light. Abundance of light prevents mistakes both in money and accounts, and saves the time that would be employed in the discovery of errors. The desk of the bookkeeper should be placed so that the window will be on his left hand. In a retail store, a capacious double window is very desirable, as it admits of variety and display.

Goods in store-windows are also displayed to much greater advantage when the lights illuminating them are hidden from the eye; and nothing is simpler to arrange than this. Most classes of merchandise are exhibited under the best conditions when the light descends from above, suitable reflectors being provided to throw the light on the goods.

Where gas is used, all pendants should be fixed; for in the hurry of business a movable gas-burner may be turned dangerously near to inflammable goods. Where coal-oil is used, it should be tested, and none purchased that can be set on fire by a lighted match. Any oil which will blaze up like alcohol when a lighted match is applied to it for two or three minutes, contains benzine, and is therefore unsafe.

161. What is the best method of securing a free circulation of air in stores and warehouses?

Air kills more than the sword, is the translation of a Latin proverb. Medical men have written volumes on the advantages of a free circulation of air, and the unwholesomeness of confined apartments and crowded cities. It is said a person afflicted with consumption of the lungs

may communicate the complaint to others, if they inhale the same atmosphere he has breathed out. Ventilation is of importance to the merchant in the construction of his ships, his warehouse, his counting-house, and his residence. It is well known that there are many commodities which a confined air will effect; some change their qualities, others are predisposed by it to decay, and some are actually destroyed. It is also well known that a free circulation of air is necessary to decarbonize the blood, to preserve the health, and that it will prevent the liability to take cold. Where a store or warehouse is so unfavorably located as not to allow of a natural circulation of air, it may be remedied by an artificial ventilation.

[In all warehouses where gas is much used, and defective ventilation exists, one or more openings should be made in the highest part of the room, which openings may be regulated by a valve or valves leading into a staircase or passage, or communicating direct with the open air. To guard against draughts where the communication with the open air is direct, the orifice should be covered with a sheet of pierced zinc or wire cloth.

In order to permit the vitiated air to issue with every facility, openings should exist in the lowest part of the apartment for the admission of fresh air; and if carefully distributed in a series of small orifices at the back of or in the skirting boards, no draught will be perceptible. An error is often committed by leaving a large opening in the roof or ceiling for the emission of impure air, without making any provision in the lower part for the supply of fresh air. Under such circumstances proper ventilation is impossible.

In all cases where goods are kept in the highest part of an apartment or store, *it is of the greatest importance to have*

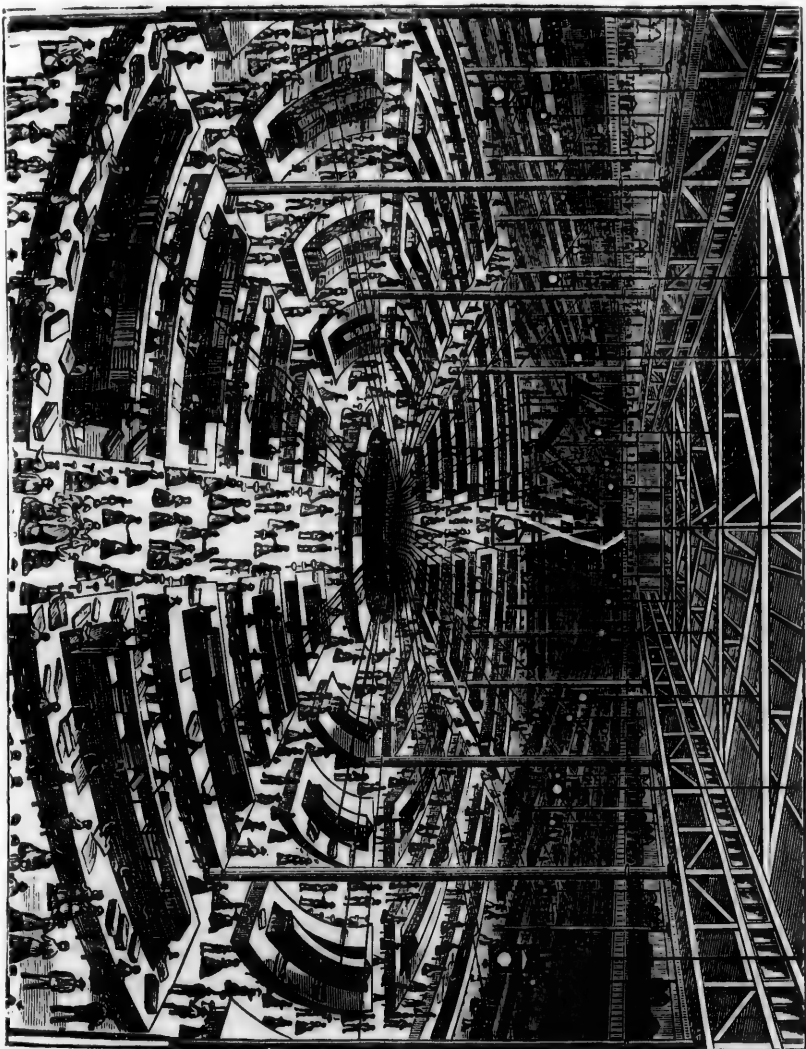
good ventilation in the ceiling, so as to carry off the heated air and vapor formed by the combustion of the gas. The lower part of a room may be only at a moderate temperature, whereas above the level of the top of the door, and near the ceiling, the heat will be almost insupportable, so that, in consequence of the absence of proper ventilation, goods are often spoiled and the gas condemned.]

162. What is the best safeguard for a store or warehouse against the depredations of burglars?

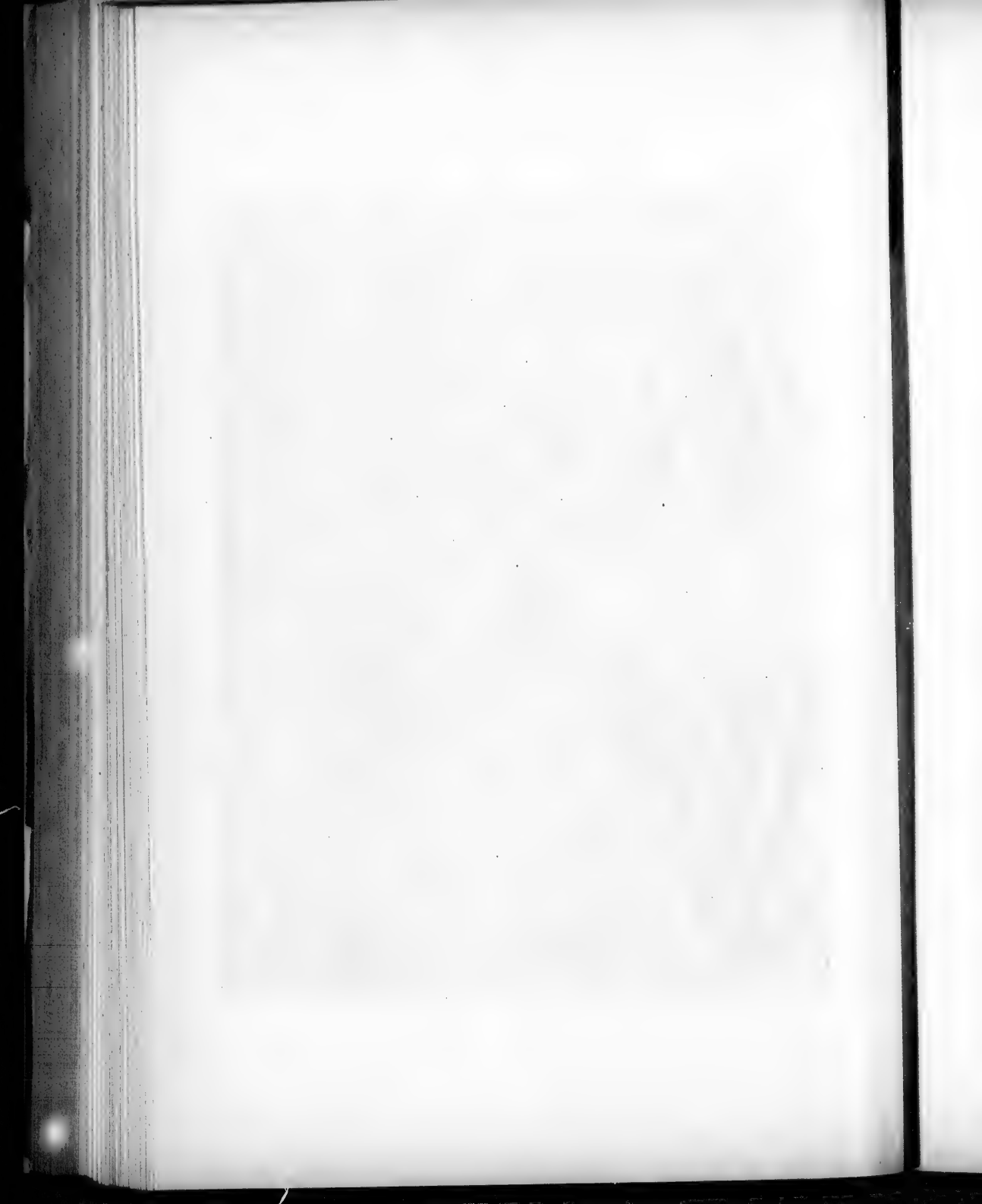
In the country, so far as known, burglars seldom make an attempt upon a store which is also used as a sleeping apartment, unless they ascertain that the occupant has regular evenings when he is absent. A small, barking dog is feared and disliked by these predatory gentlemen even more than an armed man. In the city probably the best protection is a light left burning so that the whole interior of the wareroom can be seen through an aperture in the door, and a clock placed opposite the opening for the convenience of patrolmen and belated wayfarers. The light must be uniformly kept there or its absence would not be regarded as a suspicious circumstance by those accustomed to notice it. Sheet-iron shutters, bars, and bolts are hindrances to hurried operators, but a padlock on the outer door is a public notice that there is no one inside.

163. When a written contract for the letting of a store or other business place is drawn up, what are the points which a tenant should have inserted in it for his own protection?

Landlords, in letting stores or houses, usually provide the leases all ready for the tenant to sign, and are generally careful to insert all the provisions which are for their own



INTERIOR OF THE LARGEST RETAIL STORE IN THE WORLD.



benefit. In most cases, too, printed forms of leases are used which contain all the necessary specifications for the protection of both parties, but still tenants should know what are the points to which their attention should especially be directed.

(I.) Tenants should observe that all those *stipulations which have been verbally agreed upon, and which they deem favorable to themselves, are inserted in the lease.* Thus, if the landlord has agreed to *renew the lease* on the expiration of the present term, the tenant should see that a covenant to renew be inserted in the lease, and note that it is not expressed in terms too indefinite to be enforced, "as, to renew on such terms as may be agreed upon," which has been held void for uncertainty. Where the landlord has agreed to put the premises "in repair," or "in good habitable order," have a provision inserted to this effect, and it may be greatly to your interest to add to this, that in case of failure to repair you shall be acquitted of the rent. A landlord is under no implied legal obligation to repair, nor will the uninhabitableness of a house, or the uselessness of a building for the tenant's purposes, be any defence to an action for the rent, where the tenant has expressly covenanted to pay it. Even if the landlord has expressly covenanted to repair, but failed to do so, a tenant may commence an action for damages, but he cannot withhold the rent without a provision to this effect. If the premises, however, be made uninhabitable by the landlord's fault, after possession had by the tenant, a different rule would probably apply.

(II.) If it has not been agreed that you, as tenant, shall pay the taxes, you are not bound to do so; but *be careful that no clause be inserted in the lease which may, by construction, be interpreted to impose an obligation to pay the*

taxes. Thus, in a case where the lessee had covenanted to pay the rent, "free from all taxes, charges, or impositions;" and in another, where he had agreed to pay a "net rent," it was held he was bound to pay the taxes.

(III.) Take heed that the lease does not contain an *unconditional covenant on your part to repair*, or to redeliver the premises in good order, or you may be compelled to make good all deterioration arising from natural decay; and if the building be destroyed by fire, or otherwise, you may be compelled to rebuild it. In the absence of a covenant to repair, a tenant is only bound to repair injuries occasioned by his voluntary negligence, as to put in windows and doors that have been broken by him; and under a general covenant to repair, with the express exception of casualties by fire or the elements, he is not bound to leave the tenement in a better state than it was when he entered it.

(IV.) Have a provision inserted in the lease that the rent shall cease, or proportionably abate, while the premises are wholly or in part unfit for use; otherwise, if the premises be accidentally destroyed by fire, and the landlord does not rebuild, you may, nevertheless, be compelled to pay rent until expiration of the term agreed upon.

(V.) Where there are appurtenances and accommodations necessary for the tenant's comfort, as the use of a cellar, pump, water closets, etc., it is always safest to have a provision inserted in the lease that the tenant shall be entitled to use them.

Upon the expiration of a lease a difficulty not unfrequently occurs between a landlord and tenant in determining which of those things that the latter has annexed to the freehold he retains the right of removing; or, in other

words, what are fixtures? Legal authorities seem to have found equal difficulty in agreeing upon any consistent and clearly defined principles of general application, by which the question may in all cases be solved. But in modern times the courts have adopted a rule of construction more strongly in favor of tenants than formerly, and more so in respect of fixtures established for the purposes of trade and manufactures than for other things, and now it may be said that a *tenant may remove whatever he has added, if he can do so without injury to the premises*, unless he has built it in, or otherwise manifested an intention to make it an integral part of what was there originally. Thus, things affixed with screws may be taken away, when if the same things were fastened more permanently they could not be removed.

164. What is the rule that should govern the fitting up of stores and the arrangement of the goods?

One of the devices of avaricious traders, in order to monopolize business and throw obstacles in the way of men with limited capital, is to convert stores into palaces. To such an extent is expensive decoration carried, that, it is said, a pastry cook's shop in London, with a stock worth one hundred dollars, will often have a capital of fifteen hundred dollars expended in fixtures. Thus young men are debarred from engaging in business or are tempted to sink in tawdry decorations the capital which they should employ in purchasing a well-assorted stock. The prevailing extravagant style of store decoration should be discouraged by those who wish well to their fellow-men, and convenience, not ornament, established as the rule which should be observed, both in fitting up stores and in arranging goods. Money expended in curtains which can let down

when dust is blowing; in shades and linen coverings for fabrics that lose their lustre by exposure, is money well invested.

[Some of the dry-goods stores in the principal cities are models of order and system in the arrangement of goods. Every department in the store is alphabetically arranged. The shelves and rows of goods, in each department, are numbered, and upon a tag attached to the goods are marked the letter of the department, the number of the shelf, and row on that shelf to which such piece of goods belongs. The respective counters are designated by some imaginary color, and the yard-stick and counter-brush belonging to that counter are painted to correspond. Each establishment has a tool-closet, with a small workbench in it, and every tool has its place. All wrapping-paper, as soon as it is brought into the store, is taken into the cellar, where boys cut it into sizes to suit the parcels of the different departments, and carried there. All pieces too small for use are put into a sack, and reserved for sale. The cashier or book-keeper is responsible for all worthless money that he takes, and is paid an extra sum for this responsibility. Pages are kept to carry the bills and change from the cashier's desk to the customer, so that the salesman is not obliged to leave the counter. The proprietor's desk is on an elevated platform, facing the front, that overlooks every section of the retail department, and from this desk acoustic tubes communicate with every department in the building, by which a person in any part of it, from the garret to the cellar, may communicate with the principal without leaving his station. Every salesman has a small book in which he enters his sales as soon as made, which serves as a guide by which the proprietor may judge of the relative value and comparative efficiency of his employees.

These matters may appear trifling; but it is by attention to small things that sometimes large fortunes are made.]

165. What ingenious device can be resorted to, where the store is too large for the stock, to avoid the unfavorable impression produced by empty shelves?

In England and on the continent, the manufacture of wooden goods, or what are called "dummies," is carried on to a great extent, and has attained great perfection. Pieces of linen, rolls of broadcloth or Brussels carpeting, splendid brocades, chests of tea, backs of elegantly-bound books, pipes of Old Jamaica rum, packets of patent medicines, and other things, are counterfeited with such complete effect as to reality and beauty, that they not only defy recognition by a stranger, but sometimes deceive the storekeeper himself, who occasionally takes down the dummy in mistake for a genuine piece of goods. Where the show windows are very large and very high, storekeepers find it poor economy to exhibit perishable stock, far above the heads of the gazers, exposed to smoke, dust and glare; and they also resort to the makers of dummies who can provide them with a "rich stock" of imperishable wares.

166. In what way can retailers, of dry goods especially, greatly facilitate the transaction of their business?

By having samples on cards of all the goods in stock that cannot be conveniently shown in bulk. The advantages of sample cards are manifold. They not only save the retailer or his clerks the trouble of taking down and untying packages that may not suit, but they frequently remind a customer of some article he or she wants, which would otherwise have been forgotten. They afford special

facility for matching colors, and oftentimes enable the merchant to sell older or less desirable styles which thus attract the notice of a customer and seem preferable to newer patterns. In the United States, sample cards are not yet appreciated as highly as they are in Europe.

167. What are the losses to which RETAIL GROCERS are liable, and how may they be avoided?

A grocer's stock, probably more than that of any other retailer, contains articles of a perishable nature, and losses from this source can only be avoided by quick sale and careful buying, or, in other words, in not buying more at a time than can be readily sold. Leakages are also the occasion of considerable loss, especially with those unfortunate persons who are in the habit of postponing until to-morrow what should be done to-day. A bucket of brine put to-day on a barrel of pork, it has been remarked, together with the stoppage of the leak in the barrel, may save a considerable sum which would be lost, if the work is left for that "to-morrow" which seldom comes. Changes of fashion and style, new articles superseding the old, are the cause of loss to those who do not keep their eyes open and notice the changes that are going on around them. Who, it has been aptly asked, now buys the old-fashioned two-pronged, ivory-handled table forks, or brass door-knobs, or lard-oil lamps, that were formerly conspicuous on every retailer's shelves? But probably the source of the greatest loss to retail grocers is in giving *overweight* and *overmeasure*. This is contrary to the impression of many who do not hesitate to accuse grocers of giving light weight, but those who have had experience in the business estimate that grocers lose from one to two per cent. from overweight,

especially in stores where the sales are numerous and the clerks inexperienced.

[Mr. Terry, who has had thirty years' experience in a retail store, remarks, it is very easy to lose one or two per cent. by carelessness in this respect, and when it is remembered that this loss is out of the net profits of the business, which in many cases will not exceed eight or ten per cent., it can readily be believed that the net profits may fall short one-quarter of the contemplated result from this cause. The proportional loss is still greater where the gross profits are small, and the business depends for its success on selling a great quantity of goods. Very often this overweight and measure results from the employment of salesmen who have never been taught how to weigh or measure the goods they sell, and a few lessons are needed to perfect them. An excellent lesson for such, and worth trying occasionally by those more experienced, is to take a hundred weight of some easily-handled article and weigh it out into five-pound quantities, or even less, so carefully as to make the requisite number of pounds. Measured goods can be similarly tested. One who has never tried it will be astonished at the diversity of result obtained by different persons.

Losses sometimes occur this way through purchasing goods by the piece, box or barrel, as of a certain specific measure or weight—as Chinese silks, raisins, fish, flour, etc. These are purchased as containing a specific number of yards, gallons or pounds, but many times fall short of that; though, as the article is not bought by the measure but by the piece or package, no allowance can be claimed. Where such goods are retailed, it is well occasionally to test the net contents of a piece or package, so that the actual cost per yard, gallon or pound may be seen. In some cases, perhaps, this result may be more conveniently ascer-

tained by keeping a memorandum on the package of each amount weighed out as sold, until the whole is retailed.]

168. How may retail dry-goods dealers protect themselves from serious loss arising from changes of fashion in styles or colors?

As a general rule it is best to sell off every season all those fabrics that have no standard value, even if it be necessary, in order to close them out, to accept cost or less than cost. The first loss in these cases is generally the least. But when a dealer, says the authority quoted before, finds himself with a variety of styles of such goods that are going out of fashion, and the quantity is too large for him to expect to sell them all the same season, and he cannot profitably exchange them in the wholesale house where he purchased them, for other goods, it is a good plan to select out some of the varieties wherein the special fashion is least prominent, and pack them carefully out of sight, keeping exposed only so many of the most ultra-fashionable as he can dispose of during the season. These he should make special efforts to sell off, and when the next season comes round the reserved portion, when brought out, will look fresher and better to the dealer and his clerks and the customers, by some of whom they may be regarded as new goods, than if they had been frequently seen the previous season and had become shop-worn or faded.

It has been shrewdly remarked, that when a retailer hears his less fashionable customers talk of being "tired of seeing a color" he may regard it as an indication that its day is passing away; and when any special color has been worn so generally that every one seems to have had a supply of it, it is not good policy to purchase much of it the succeeding season.

169. What is the best method of attracting buyers and building up a new business?

When all the preliminaries for business are completed, it is always good policy for a retailer to send out a neatly printed circular, personally addressed to every one whom he may wish to become a customer, inviting him or her to his "opening." It is regarded as a compliment by the recipients, and secures their good-will if not their immediate custom. Shrewd dealers are also in the habit of making small inexpensive presents to the children who may visit their stores, knowing that the hearts of parents are won by attention to their offspring. But the great lever which a merchant must use to attract customers is PUBLICITY.

It is a self-evident proposition that a man who has an article to sell must in some way inform the public of the fact, and in general the circle of his customers will be widened in proportion to the pains he takes to make his business known. There are at all times men and women who are looking out for new stores and new goods, and trying to find out where they can get the most for their money. There are at all times sharp eyes scanning the advertising columns of the newspapers, and quick tongues reporting to others less diligent what they have seen there. Cards and circulars, especially if they are artistically printed, and embellished with some design that will please the eye, are useful, but probably the most effective method of building up a retail business is persistent and judicious advertising in the local journals. We do not mean the insertion of a mere card, "JOHN SMITH, dealer in hosiery, white goods," etc., but an advertisement arranged to attract the eye, arrest the attention, and make an impression. One of the most effective advertisements that we remember to

have seen was that of a New York firm who engaged a half column in an afternoon journal, which they left blank except a few lines in the centre, where they informed the public they had engaged this space but were too busy to write an advertisement to fill it. Advertising has been likened to wheat sown in the ground, which grows while the farmer sleeps; so, while the merchant is sleeping or eating or conversing, his advertisements are being read and his name and business becoming familiar to thousands who otherwise would never have heard of either. A very extensive clothier in Philadelphia, when his cashier reported to him that sales were decreasing, and business becoming dull, replied, "That is easily remedied; increase the advertising."

A French writer has said, "The reader of a newspaper does not see the first insertion of an ordinary advertisement. The second insertion he sees, but does not read; the third insertion he reads; the fourth insertion he looks at the price; the fifth insertion he speaks of it to his wife; the sixth insertion he is ready to purchase, and the seventh insertion he purchases." Intermitted and homœopathic doses of advertising are like half a potion of physic, making the patient sick but effecting nothing. Hammer away on one spot, and sooner or later, as in drilling in a rock, an impression will be made, and the waters will gush forth to reward your persistency. "Knock perpetually at the door," says a proverb, "and it will be opened to your importunity, if not to your necessity."

It is the folly of some storekeepers to use advertising as a means of deceiving the public. People attracted to their stores by false announcements discover that they have been humbugged and deceived, and go away not only disgusted

at the individual, but prejudiced against all advertising tradesmen. Advertising lies is more damaging than not to advertise at all. No man in business can thrive on chance custom alone; to attain permanent prosperity he must have permanent customers who buy, and return and buy again.

170. What are the qualities that should be sought for in those appointed to assist in selling goods, commonly called CLERKS?

HONESTY, ABILITY, and POLITENESS. In some branches of business good looks are a valuable auxiliary in drawing custom and facilitating sales. Beauty is "a natural magnet, a powerful loadstone! and 'tis a great matter," saith Xenophon, "and of which all fair persons may worthily boast, that a strong man must labor for his living if he will have aught; a valiant man must fight and endanger himself for it; a wise man speak, show himself, and toil; but a fair and beautiful person doth all with ease; he compasseth his desire without any painstaking." By some writers it is contended that women should mainly be employed to sell dry goods at retail, for they practically know more about such merchandise, and that men ought to be ashamed to occupy a place which a woman could more properly fill; but experience proves that some customers have a prejudice against dealing with saleswomen, and that in a well-appointed and moderately large store it is wise to employ clerks of both sexes. It must be remembered that while beauty of person is an attraction worth paying for in a saleswoman to wait on male customers, as in the sale of gentlemen's furnishing goods, it is a disadvantage in stores where ladies are the principal patrons, for it is a foible in woman's nature to bristle with jealousy

at the sight of one of her own sex more beautiful than herself.

171. How can honesty in salesmen and employees be assured or promoted?

There is no infallible guide by which the honesty of any person in a position of trust can be foretold and assured! Every day there are revelations of dishonesty in the most unexpected places, apparently surrounded by every safeguard; and eminent merchants will confirm the assertion that cases of private dishonesty are much more common than are ever publicly made known. As soon as detected, influences are brought to bear to prevent exposure, and the culprit is merely dismissed, very probably to be heard of again in the police reports of some distant city. Much, however, may be done to guard and promote honesty in employees by removing temptation to be dishonest; and among the safeguards the best are to pay fair and even liberal salaries, without regard to the fact that others will work for less; to look to the antecedents of young men before employing them, to let them know that their conduct and pursuits outside of the salesroom or counting-house are not unobserved, and to provide checks as far as possible that will render detection certain in the first attempt at speculation.

172. Where security is taken for the good conduct of clerks, what has experience proved to be the most effective?

A security by which the father becomes obligated for the good conduct of his son, and may suffer by his misdeeds. "I know enough of human nature," says an old merchant, who always required security from the parents of the clerks he employed, "to tell me that, though a man may some-

times do an act forgetful of his own, and his wife's, and children's interests, yet if he feels that he will bring down his parent's gray hairs with sorrow to the grave, he will be very careful what he does."

173. What constitutes ability in a salesman?

Phrenologists, in expounding the capabilities of individuals, do not err in saying that a first-class salesman requires an active temperament, and a clear, quick intellect, that he may be able to understand the qualities of his merchandise, an ample development of language, to enable him to explain its virtues and value to the buyer, and large Form and Color, to remember faces so as to recognize a customer a second time, and also to judge of form, and proportion, and color in goods. To sell books, a man should know something of the contents of each one, and be able to talk about it in a way to create an interest in the minds of buyers. To sell hardware successfully, a man should possess a certain robustness of frame, with a mechanical turn of mind, and understand intimately the wants of mechanics whose tools he sells. On the other hand, a man who handles and sells laces, silks, and satins, should possess a slender, effeminate frame, a poetic temperament, and a delicate touch. It has been said that the best seller of cloths is one who has manufactured cloths; the best seller of books is one who has made books; the best shoe-dealer is the tanner; the best man to sell lumber is one who has served his time at carpentry; and the man to sell hardware is he who has learned the machinist's, or locksmith's, or the tool-maker's trade.

But in addition to an intimate knowledge of the qualities of the goods he sells, ability in a salesman implies that he knows how to save his employer from all unnecessary loss.

For instance, in the retail dry-goods trade it is possible for a salesman, either by want of skill or by his indifference, to make so many remnants that there will be no profit on his sales. Often the remnant will contain all the net profit of the piece from which it came, and though loss from this source cannot always be avoided, very much may be done by a good salesman to diminish it, and something may also be done by good buyers in selecting such lengths of pieces, especially of costly goods, as will cut to the quantities which are ordinarily required without remnant.

[In retailing goods, says Mr. Terry, the quantity which may be advantageously cut off from any piece should be considered before it is cut off, and even calculated so long beforehand that any piece, which cannot be cut to suit the customer who is then purchasing without bad loss by remnant, should not be shown at all, at least not until every other effort has been made to suit without effect, as the consequence would often be that the customer's choice would fall exclusively on the piece which the dealer could not afford to cut in the length that would be required. In retailing valuable dress goods or other articles, remnants of which cannot be readily sold, except at a great sacrifice, it is a very good plan to mark on the ticket the length which may be cut from the piece, and as each prescribed length is cut off, the salesman runs a pencil-mark through so much of the memorandum; and never allowing other lengths to be cut except with permission of the principal, who only is to decide whether it will be advantageous to cut the goods at a different length or not. As, for instance, a piece of dress goods of $52\frac{1}{2}$ yards might be marked 12, 13, $13\frac{1}{2}$, 14, these being the ordinary range of length required for a dress. The first purchaser may wish $12\frac{1}{2}$ yards, and can be accommodated, slightly altering the

figures for what is left. So, probably, the second purchaser. Any change for the third purchaser requires more consideration. Observance of these two precautions will tend to lessen very much the number of remnants made in retailing, but still many will be made, and some special efforts are required to sell them off quickly, as they are not only unprofitable stock of themselves, but often hinder the sale of other goods, through the customer fancying a remnant which is insufficient in quantity for her wants, and will not be satisfied with any other style. Of these efforts, the first is a prompt reduction in the price. Sometimes such a reduction will induce the purchaser of the last previously sold quantity to take the portion that would be a remnant; though it cannot always be sold in this way without a too great and unprofitable reduction. But when a remnant is about being made, it is at least always worth an earnest trial. The next effort will be to keep them in such a prominent position as that they will be often brought to the notice of the customers as special "bargains." Every community has its "bargain" hunters, who will buy articles and find use for them afterwards. Sometimes such remnants can be manufactured into something more salable. This, though, requires some tact and experience, and does not always succeed.]

But above all, ability in a salesman implies that he possesses that magnetic attraction or indescribable something which wins the confidence of buyers, impresses them with the conviction that he understands their wants and will consult their interests, and leads them to think the satisfaction of dealing with him is full compensation even for an extra price they may have paid him for the merchandise.

174. Why is politeness an essential qualification of a good clerk?

The advantages of pleasant manners and politeness as elements contributing to business success, have already been alluded to; and to a clerk or salesman they are so indispensable, that it would seem improbable that a rude or irritable person could retain a situation as clerk. Lady customers, however, continue to complain that they are treated in a pert and disagreeable manner in many retail stores, and are often badgered and bullied into buying what they do not want. Some of these stores are described as perfect traps where the unlucky visitor is dragged from counter to counter, and held fast until she buys something she never desired to own. Such stores are afterwards avoided by sensible people. An impolite, ill-mannered and impudent clerk can drive away more custom from a business-place than five good men can bring to it. Demetrius, king of Macedon, had a petition offered him again and again by an old woman, and always answered he had no leisure to attend to it. Whereupon the woman said aloud in his presence, "Why, then, give over to be a king." The same may be said to salesmen in stores: if you cannot be polite and patient, "give over" clerking, and try some occupation where politeness is not essential.

[Hundreds of men have owed their start in life to their winning address. "Thank you, my dear," said Lundy Foote, to the little beggar girl who bought a pennyworth of snuff. "Thank you, my dear; please call again," made Lundy Foote a millionaire. Some years ago, a dry-goods salesman in a London store had acquired such a reputation for courtesy and exhaustless patience, that it was said to be impossible to provoke from him any expression of irritability or the slightest symptom of vexation. A lady of

rank, hearing of his wonderful equanimity, determined to test it by all the annoyances with which a veteran shop-visitor knows how to tease a salesman. She failed in the attempt, and thereupon set him up in business. He rose to eminence in his trade, and the mainspring of his later as well as his earlier career, was politeness.]

175. What are some of the fundamental maxims in the creed of a good salesman?

To treat all who enter the store, whether they purchase or not, with the same deference and attention as the most favored customer, for they may become such in the future.

To meet the in-comer with a pleasant, welcoming look and word, as a gentleman would receive an acquaintance at his private residence.

To have an ample supply of sample cards, so as to avoid handling goods unnecessarily; but when the buyer has made a selection of what he would like to see, an expert salesman spares no trouble to give him an opportunity to examine the goods for himself.

A good salesman does not show indifference, whether the customer purchases or not, but does not urge him to buy what he does not seem to want, nor manifest so much anxiety to sell as to create the impression that there must be great profit in the sale.

A good salesman talks enough to explain what the customer ought to know as to the cause of difference in price and value of various articles of merchandise; but at the same time avoids talking overmuch, especially on outside matters during a negotiation of sale. Discretion in speech is more than eloquence.

A good salesman pays deference to the opinions of his

customers, and does not make them feel that he knows everything and they nothing.

A good salesman does not enter into contentious argument with customers ; nor when they depreciate his goods, answer back rudely, but either insinuate that they are trying to cheapen the merchandise, or express regret that the article does not suit.

A good salesman calls the attention of his customer to the special bargains he may have to offer, but does not expatiate on them as something unprecedented and wonderful ; on the contrary, creates the impression that bargains are nothing unusual or rare in that store.

A good salesman endeavors to ascertain the price the customer expects to pay, and then does not begin by showing something much higher in price and superior in quality, and then go down to the grades that can be afforded at the price named, lest he become dissatisfied with the inferior quality and wish to look further.

A good salesman, who sees that an abatement in price is necessary to effect a sale, does not wait for the customer to make an offer, but proposes a reduction voluntarily as a favor or for some friendly reason, and not as a rule of the establishment.

A good salesman has a quick appreciation of the wants of buyers, and does not comment with equal praise on all kinds or styles of goods to all persons ; but catches at the fancy of the customer, and presses delicately upon that ; or, if it is an injudicious choice, he points out its defect, and produces a more suitable article, and thus inspires confidence.

176. What are the relative duties of clerks to their employers ?

The whole duty of a clerk to his employer may be expressed in *fidelity to his interests*. But faithfulness implies something more than the mere doing of things one is obliged to do: it means the exercise of care and performance of acts when necessary for the interests of employers, for which no direct remuneration is paid. Many young men seem to think that if they labor at the employment regularly assigned them, it is all that should be expected of them. It is probably all that *is* expected; but a faithful clerk will not, therefore, neglect opportunities that may present themselves, when by a little extra labor—arranging a few parcels of goods or putting down an item of account—he can do his employer great service. It has been well said, that the clerk who is always pushing for more pay and earning as little of that which he gets as may be; who is tardy in the morning and in a hurry to get off at night; who begins to black his boots and brush and comb half an hour before quitting-time; and requires half an hour in the morning to make himself presentable for the business of the day, will be dropped out of the corps of helpers whenever business becomes slack or any plausible excuse offers for ridding the concern of leeches.

177. What are the relative duties of employers to their clerks?

These may be summed up in—*fair pay* and *fair treatment*—pay sufficiently large to make the employee contented with his situation, and treatment uniformly just and considerate; giving words of approbation for well-doing, and not alone disapprobation for wrong-doing. It has been said that every truly superior man, every natural king of men, has uniformly been attentive to the interests and feelings and welfare of those who executed his will.

Bonaparte was an illustrious example, and his soldiers worshipped him. Nelson, also, was most solicitous for the health, comfort and honor of his men. It has also been said, that he who snubs those dependent on him, or begrudges them their just compensation, and cares nothing for their interests or their honor, is not naturally a master; he is one by accident only; merely a beggar on horseback, and perhaps he stole the horse.

[Samuel Budgett, an English merchant, with a biography, was noted for the smooth and easy way in which he disposed of business discrepancies, and annoyances among his employees, and says he found his account in so doing.

"Well, what is the matter?" said he to one of his clerks, "I understand you can't make your cash quite right." "No, sir." "How much are you short?" "Eight pounds, sir." "Never mind—I am quite sure you have done what is right and honorable; it is some mistake, and you won't let it happen again. Take this, and make your account straight." The young man sees the proffered paper—an order for ten pounds—and he brightens up as full of admiration and good resolve as he had previously felt anxiety.

Now, what is the next matter? This time a porter is summoned. He comes forward as if he expected a rebuke. "Oh! I have had such a complaint reported against you. You know that will never do. You will not, I'm sure, let that occur again." It certainly did not occur again.

Thus, with the greatest despatch, another after another was settled in this way—"without the grievous words which stir up anger;" and all who belonged to his office went to work as if some one had oiled their joints.]

178. What is the great secret of success in selling goods at retail?

To please and so satisfy transient or casual purchasers, that they will become regular customers. No retail business can become permanently prosperous without permanent customers; hence, to force upon unwilling buyers goods they do not want, and afterwards refuse to exchange them for others or return the money, is a short-sighted policy. A firm in Philadelphia, who probably sell more ready-made clothing at retail than any other in the United States, have adopted as one of their cardinal maxims, the plan of guaranteeing all their sales; or, in other words, they offer to return the purchase-money for any clothing returned unworn within ten days after the purchase, even if the buyer assign no other reason for cancelling the contract than that he has seen other goods elsewhere that suit him better.

But in order to give lasting satisfaction, and convert transient into regular customers, it is sometimes necessary to supply buyers with articles *not such as they call for, but such as they ought to have*. Those who have cheated themselves, are as apt, when they discover it, to feel resentment towards those who allowed them the privilege, as if they had been in fault. Few persons are judges of the goods they buy for their own consumption, and almost all rely to a certain extent upon the seller's judgment. The writer recollects going into a gentleman's furnishing store, where he had not been in the habit of dealing, and calling for a box of No. 16 collars. The dealer thought $16\frac{1}{2}$ would give more satisfaction; when he asked for No. 9 hose, the gentleman measured and thought a size larger would suit him better; when he inquired for No. 42 underware, the merchant recommended him to take No. 44: and, as he subse-

quently discovered that these sizes gave him ease, comfort and satisfaction, he felt so grateful to the merchant for not selling him what he ordered, that he became his regular customer. Depend upon it, the man who knows how to attract casual buyers, and convert them into permanent customers, will succeed best in the long run in any retail trade.



CHAPTER XIII.

BUYING AND SELLING MERCHANDISE.

3. POINTS FOR BUYERS.

HAVING thus considered those points which may be called preliminary to the main business of a mercantile life, we now come to that which constitutes its very essence, viz.: the *buying and selling of goods*, and the first inquiry that presents itself is,—

179. What are the characteristics of a MODEL BUYER?

An experienced buyer is generally a man of few words but of very methodical habits. He prepares a careful memorandum of what he wants to buy, and does not trust himself in the excitement of the market without it. He scans the commercial journals containing advertisements of firms that deal in the commodities which he wants to buy, notes what they have to offer and informs himself respecting their reputation for reliability, fair dealing, and disposition to consider the interests of their customers as well as their own interests. When he needs a whole case or bale of one kind of goods he endeavors to procure it from the manufacturer's agents, if possible; but as a general rule he understands it is cheaper to pay the wholesale dealer's profit than to buy more of any one kind of goods than he can advantageously dispose of. Before he purchases he ex-

plains to the seller how he proposes to pay, whether in cash or by note, and if part cash and part credit, what proportion of each. In his demeanor during the negotiation a good buyer is courteous and gentlemanly, not harshly critical of what the seller commends, knowing that bargains are not given, nor concessions in price made, to disagreeable customers. Honey is more effective than vinegar in buying goods as well as in catching flies.

Where it is feasible, it is good policy to adopt the system practised by government departments and municipal bodies in purchasing their supplies; that is, make up a detailed list of articles wanted, and solicit proposals for furnishing them. Finally, where there is not full opportunity for examination or there is room for doubt, a good buyer always demands a warranty or guaranty that the merchandise is what it is represented to be.

180. What mental qualifications must a man possess in order to be a good buyer, especially of dry goods?

He must possess an accurate eye for color, an educated touch to detect differences in quality, and a retentive memory for prices. When he is offered a piece of goods at a certain price he should be able to remember whether he has seen the same article at another place at a greater or less price, and whether it is identically the same, or better or inferior in quality. He must also be able to decide on the spot and quickly, whether a new style or pattern of merchandise will "take," and whether it is relatively cheap compared with what is already on the market, and purchase lightly or largely according to his judgment. He must not set up a standard of taste or ideas of beauty totally at variance with those prevalent in the community where the goods are to be sold, but at the same time he should be

familiar with the true principles of harmony of colors and correctness of design, and whenever possible, he should teach them to others. Were merchants themselves men of educated tastes, they could revolutionize the tastes of the people and compel manufacturers to employ skilful designers. So long as the merchants will buy what the manufacturers choose to offer them, the latter will not incur much expense for superior designs. Said a great manufacturer of carpets, who was shown a beautiful design in which all the colors were finely harmonized: "This will sell very well when I have *vulgarized* it; where they have put *gray* I shall put *scarlet*, and where you see *purple* I shall put *green* and *yellow*, or such like." This man was not disposed to educate the popular taste at the expense of his pocket.

181. What peculiar turn of mind should a man possess to excel in buying groceries?

A man who has an inclination towards chemical analyses, with some experience in the use of the microscope, will find these qualities an aid to him in judging of the value and purity of groceries. It is lamentable that nearly all articles of food are more or less adulterated, and in many instances so skilfully as to deceive the best judges, who rely solely on their senses, to detect the nature and extent of the adulteration. It is said nearly all the green teas in the American and European markets are artificially colored, and one of the substances used for this purpose in ninety-nine cases out of a hundred is—Prussian blue. Coffee is mixed largely with chicory, and the latter is in turn adulterated with carrots, acorns, beet-root, saw-dust, Venetian red or other red earths. Brown sugars are so full of living animalculæ and grit and woody fibre that they are in general unfit for

human consumption, while the refined sugars often contain more or less sand, bone-dust, chalk or whiting, starch or some inferior sugar. Milk is often so largely diluted with water that it is necessary to use some foreign substance, as annatto or tumeric and salt, to give it a natural color and flavor. Flour is adulterated with alum, mineral white, or China clay, and the baker, in order to make his bread appear white, adds an additional dose of alum. Very white flour or very white bread is probably never entirely pure. Butter is manipulated so as to absorb a large quantity of water, and is sometimes mixed with lard, while lard, especially keg lard, is often animal fat mixed with potato flour, which destroys its effective action, grieves the druggist who uses it in compounding ointments, and surprises the cook who finds that the fish adheres to the pan. Fortunately the microscope affords a ready means of detecting most of the adulterations, and a grocer who is solicitous for the health of his customers, or for his own reputation as an honest man selling honest goods, should become an expert in its use.

182. Is a buyer justified in endeavoring to induce a seller to come down from his asking price?

Where a merchant does not publicly announce that he has adopted the rule of having only *one price from which there will be no deviation*, a customer has a right to assume that he is open to an offer. Where a seller does not establish a fixed unvarying price as a rule of business, a customer is justified in supposing that his prices are variable and fluctuating. There are at all times circumstances existing that affect men's anxiety to sell, and while they may ask a price that will afford a certain percentage of profit, they may be willing to take half that profit or be glad to

sell at cost, if goods have a downward tendency. It is related of Girard that he bought a bill of merchandise of a young man who had just begun business for himself, and then tried hard to get an abatement which the young merchant refused to make. Girard went away apparently angry, but subsequently returned and bought a much larger amount, stating that if he had made the abatement he had requested he would never have entered his store again. He only wanted to find out whether he was being cheated. But Girard, though a successful money-maker, was by no means a model merchant; and men, far more sagacious than he, do not regard a willingness to abate and compromise and be accommodating as identical with a disposition to cheat. Yet it is undoubtedly true that buyers who are not good at "beating down," or have not canvassed the market, had better give their custom to houses who treat all buyers alike, and who do not deviate from the price marked in plain figures on their goods.

183. Is it better to buy from a man who has the reputation of being a close dealer or one who does not care for a dollar?

Men who have no appreciation of the value of money will frequently ask an extra profit for an article, thinking that their customer, like themselves, cares so little for his money that he will pay the exorbitant charge. "We have noticed that spendthrifts," says Sizer, "are apt to charge enormous prices for their services; while a *man who values a dollar for all that it is worth will do a good deal of work for a dollar*, for he is so anxious to get something that he will sell goods at a small profit that he may get a profit. If we desire to obtain anything at a low figure, we go to a man who thinks much of a dollar, for we are sure that he

will sell his goods as low as they can be afforded, to secure our patronage."

184. What are the sources of information by which a merchant should regulate the amount of his purchases?

The statistics of production and importation, and the circumstances that influence consumption, as the state of the crops, the labor market, etc. When the farmers are prosperous, and laborers are employed, the demand for all kinds of standard commodities are quickened, and *vice versa*; and by watching the amount of goods coming forward through the domestic and importing avenues, and noting the weekly auction sales in the leading markets, a reliable judgment of the relative production, and probable surplus, and tendency of prices, may be formed.

185. What is the art in *buying goods at auction* advantageously?

In the first place a young merchant who proposes to buy any considerable portion of his stock at auction should form the acquaintance of the principal auctioneers, for a buyer who is known to and liked by the auctioneer has many advantages over one who is not known or disliked. On the morning of the sale day an experienced buyer examines as well as he can the goods on sale that he needs, and marks on his catalogue the *highest price* he will give, based on his knowledge of what the same goods can be purchased for at private sale. This price he does not allow himself to exceed in the excitement of bidding, except in rare instances. He will also be careful to compare the number marked on the lot of goods with the number in the catalogue, as pieces are often misplaced in handling; and he is also careful not to be deceived by the descriptions in the

catalogue of "finer," "superior," "extra fine," applied to a series of the same classes of merchandise, for often there is no real difference in the quality. An experienced auction buyer will also form an opinion early in the day of the tendency of prices, and whether the attendance is likely to be large or slim, and the bidding earnest or spiritless, and govern himself accordingly. In starting a bid on a lot that he needs badly, he will often find it good policy to begin at a very fair price, sometimes nearly up to the price that he intends to pay. This has a tendency to scare off those who bid merely because an article is cheap, and sometimes keep on bidding from rivalry or excitement; and also deters others by creating an impression that the bid is fictitious or made by the auctioneer himself. An expert auction buyer also "conceals his tracks," or, in other words, does not express in his face or manner his anxiety to secure any special lot that may be offered. Very great caution is necessary in buying at auction, and a man who is impulsive and excitable, as well as inexperienced, had better stay away, or he will obtain more bad than good bargains.

186. What is the ominous and impressive warning which the Common Law gives to buyers of merchandise?

CAVEAT EMPTOR—let the buyer beware. If he purchase goods not in the possession of the seller, but in that of a third person, the buyer must beware lest he cannot obtain a good title to them. If he buy merchandise in bales, not sold by sample, he must see for himself that the interior corresponds with the exterior. Whenever it is possible to examine goods, and the seller neither warrants nor is guilty of deceit or fraud, the law, in most cases, imposes upon the buyer the duty of examining into their con-

dition and quality, and if he be deceived, he has no remedy in law or equity.

187. What duty does the law impose upon a buyer before he accepts a Bill of Parcels?

To see that all the essential conditions of the contract of sale are expressed in the writing. A bill of parcels, with the seller's name written or printed upon it by his authority, is a memorandum in writing of the contract, and the law does not permit the buyer to prove by verbal evidence that the terms of sale were different from those expressed in the writing. If, for instance, it was really a sale by sample, and, consequently, the bulk warranted to be equal in quality to the sample given, but if the bill of parcels makes no reference, "as per sample," he cannot claim a sale by sample. If the article sold was expressly *warranted*, but the bill of parcels does not contain a warranty, the buyer cannot prove a warranty by parol evidence. So if the sale was upon credit, but the bill of parcels does not mention a credit, the seller may refuse to deliver, without payment of the cash.

188. Where goods are sold by sample, is it incumbent upon the buyer to examine them?

Where goods are sold in bales, and *not by sample*, the buyer must examine for himself as best he can that the interior corresponds with the exterior. But where goods are sold by sample, the law implies a warranty that the bulk corresponds to the sample in nature and quality. If, however, the article should turn out to be not merchantable from some latent principle of infirmity in the sample as well as in the bulk of the commodity, the seller is not answerable. The only warranty is, that the whole quantity

answers the sample. But the buyer should remember that the mere exhibition of a specimen of the goods at the time of sale will not of itself constitute a sale by sample, and where there is opportunity for examining the bulk, it is a strong circumstance against so considering it. He should therefore always inquire of the seller whether he offers the specimen as a sample; and further, as we have stated before, if the sale be made by sample, and the contract be reduced to writing, he should see that the memorandum refers to the sample, or otherwise he will not be entitled to the privileges of a sale by sample.

189. Where goods that have been bought, though not paid for or delivered, are accidentally destroyed by fire, who must bear the loss?

It is a well-settled doctrine in the law of sales that if anything remain to be done, as between the seller and buyer, in order to distinguish goods sold from the general bulk, they are at the seller's risk; but when everything has been done by the seller to put the goods in a deliverable state, the property, and consequently the risk of them, passes to the buyer. If a portion only of the goods have been separated from the stock or quantity, and an accident happens, the risk of the buyer is limited to the portion so separated or ascertained.

190. Can a warranty, made after the sale has been concluded, be relied upon?

It has been decided that a warranty, to be binding, must be made by the seller, either before the sale and with a direct reference to it, or at the time of it; for if it be made after the sale, it is wholly without consideration, and as it forms no part of the inducement to the contract, the buyer is not misled by it, and it is therefore void.

191. What are the prominent points, with reference to the ACCEPTANCE AND REJECTION OF OFFERS, which buyers should know and observe?

1. Where by the terms of an offer it is incumbent on the buyer to express dissent, or wherever his acts afford presumption of assent, his acceptance will be implied.

2. Where a verbal offer or proposal of sale is made without any agreement in respect to the time within which it must be accepted, it should be accepted on the spot, or the person making the offer will not ordinarily be bound. Yet if the circumstances of the case, or the custom of trade, or the conduct of the parties indicate that a reasonable time is to be allowed, during which the proposal may be accepted, an assent given within a reasonable time will complete the contract unless previously retracted.

3. If you have taken an article on trial for a time, and intend to return it, do so before the time allotted has elapsed; and where no time has been fixed, within a reasonable time, or the bargain will become complete, and you will be liable for the price of the article.

4. When an offer which you deem advantageous and intend to accept, is made to you by letter, *do not delay in mailing the letter of acceptance*, for the seller has the privilege of retracting or modifying his offer at any time before you deposit the letter of acceptance in the post-office. The contract is closed as soon as the letter, properly addressed, accepting the offer, is deposited in the post-office, though it may never reach its destination, unless an intimation of retraction has been previously received. But if you make an offer by letter, and subsequently write a letter, retracting your previous offer, before the party mails his letter of acceptance, it has been held that you will be bound to indemnify him for any loss, expense, or damage he may



ASA WHITNEY,
Projector of the Pacific R. R.



JAMES LICK,
The California Millionaire.

have sustained by relying upon the contract, as if completed. This is in accordance with the rule that where one of two innocent persons must suffer, he who caused the injury should bear the loss. In making an offer by letter it is advisable to state that you will not consider yourself bound, if notice of acceptance is not received at or before a certain time named.

If you order goods, and they are forwarded before your letter of retraction is written, you are bound for the price; and if they are destroyed you must bear the loss. And if they are forwarded after the retraction is written, but before it is received, you are bound either to adhere to your original proposition or indemnify the party for his loss or trouble. If you die or become insane, and the person of whom they were ordered, being ignorant of the fact, forward the goods, your representatives must pay.

5. If a proposal of sale be clogged with conditions or limitations, your acceptance must correspond with it exactly, or it will not be binding. An acceptance which varies the terms of an offer is simply a new proposition. Thus, in an action for the non-delivery of barley, where it was proved that the defendants wrote to the plaintiffs, offering them a certain quantity of "good" barley upon certain terms, to which the plaintiffs answered, after quoting the defendants' letter, as follows: "of which offer we accept, expecting you will give us *fine* barley and full weight." The defendants in reply stated that their letter contained no such expression as *fine* barley, and declined to ship the same. The jury having found that there was a distinction in the trade between "good" and "fine" barley: the court held that there was not a sufficient acceptance.

6. If goods have been sent you of a different quality or

quantity from that ordered, you are not bound to accept them ; or if you ordered a certain number, or measure, or quantity, you are not bound to take them or any part of them, unless all are furnished on the terms agreed upon ; but if you accept a part you will be prohibited from saying the contract was entire, and you must accept and pay for as many as are individually furnished according to the contract.

Where ambiguity of expression in an order is the cause of misapprehension and mistake, the loss must be borne by the person who gave the order.

7. When goods not corresponding to your order have been sent by mistake, and you see proper to keep them, you should give notice to the person who sent them that they do not correspond with the order, and then you will only be liable for their actual worth. But if you determine not to keep them, it is your duty to notify the consignor of the fact, and that you await his orders. If special orders be forwarded, they must be strictly observed ; if no orders be sent, you may proceed to sell the goods at public auction, and charge warehouse rent, expenses, etc. If the goods are perishable you must sell them immediately, and then give notice that you hold the proceeds subject to his order.

Lastly, it is the duty of the buyer to pay the price agreed upon ; and in the absence of any agreement as to delivery, to accept the goods at the place of sale and take them away. If no price has been fixed upon, the law presumes that the market value of the goods at the time they were sold was the price intended. If the goods are to be paid for by bill or note, it is your duty as buyer to tender ~~one~~ before you are entitled to possession ; and if by an *approved bill or note*, you must tender one to which no

reasonable objection can be made. In rare instances, buyers have obtained possession of goods before tendering a note upon a promise to call subsequently and settle, and then refuse to do so, but courts have decided that no property passes by such delivery, and that the seller may recover possession.

Where goods have perished, provided the seller has performed his part of the contract, it is the duty of the buyer to pay the price agreed upon, together with all the reasonable expenses incurred in keeping them until delivery.

192. What is the duty of a merchant after goods have been bought, forwarded and received into his store?

To examine the invoice, and see whether the prices charged are according to contract at the time of purchase, and the quantities the same as were bought. Then, in the presence of a witness, he should examine the outward condition of the cases, to see whether there are any indications of having been opened or tampered with while in the hands of the carrier; and also, when opened, to notice whether the goods seem in disorder, as they would probably be if any part had been abstracted during the transit. The contents of each case or package should then be examined and compared with the invoice, and any deficiencies or claims for damages on account of rents or stains should at once be reported to the seller, and this statement should be accompanied with a sample of the lot or piece as evidence to show that no mistake had been made. The invoice should then be pasted into, or copied into, the invoice book, which should have an extra marginal line in which the correct amount can be inserted after all deductions and corrections have been made by the seller.

CHAPTER XIV.

BUYING AND SELLING MERCHANDISE.

4. DUTIES OF COUNTRY MERCHANTS.

BEFORE proceeding to consider the customs and points of law that regulate the selling of goods at wholesale we propose to make a diversion through green fields and confer a while with what are called COUNTRY MERCHANTS. A village store is generally the centre of the news and intelligence of its neighborhood, and a storekeeper, if he be the right man in the right place, has more effective influence than either a preacher or a teacher. His position imposes upon him certain duties, of which the first in importance is, to manage his business so circumspectly that he can pay his own debts promptly, and to impress upon all with whom he comes in contact the importance of paying their debts and fulfilling their contracts with exactness and promptness. In all rural communities there is great laxity of sentiment with regard to the importance of promptitude in paying money at the time promised. This the merchants of the neighborhood should correct by their example in paying their own small bills promptly, by denouncing all manifestations of indifference to monetary engagements, and by treating with honor and respect all, however humble their position in society, who show a conscientious disposition to pay their debts at the exact time they are due. As a means to this end they

should have a series of texts, embodying correct business principles, printed on their cards and bill-heads, such as "Pay as you go," "Owe no man anything," "Every man's word is as obligatory as his bond," etc.

Dealing in an infinite variety of articles, "from a needle to an anchor," a trader in the country ought to possess a wider range of practical knowledge than almost any other of the mercantile classes. He must be accurate in judging the wants of his community, lest he buy what he cannot sell; he must have foresight to detect coming changes in fashion and style; carefulness in preserving his varied stock from leakage, waste, and deterioration; vigilance in guarding against fire, thieves, etc., and especially against depreciation from exposure, losses by remnants, etc.; and if he sell on credit, he must know the pecuniary condition of all the people in his township, and whether there are any circumstances likely to affect individual cases. This implies an aggregation of details too vast for any ordinary comprehension, and therefore a trader had better omit selling on credit, and where he cannot obtain cash he should exchange his goods for his customer's products.

193. What is the duty of a country merchant with reference to giving credit on goods purchased for consumption?

He should inflexibly set his face against any system of loose, general credit on goods purchased for consumption. He should preach to the farmers, mechanics, doctors, and clergymen of his neighborhood, on the advantages of paying cash for what they eat, drink, and wear; show them the evils that follow indiscriminate credit, and the moral duty of fulfilling promises at whatever inconvenience and sacrifice. He should point out the temptation to which

men are exposed, by facility of obtaining credit, to buy what they do not need and cannot afford, and instance cases where industrious farmers and mechanics have been ruined by allowing their wives and daughters to run up an account for silks and satins, and their sons for broadcloth and French calfskin boots. He should demonstrate, as he can do conclusively, that the financial salvation of the country rests on the sturdy yeomanry: that if they pay promptly, the storekeeper can pay the wholesale dealer, and he the manufacturer, and thus panics will be avoided and the machinery of commerce will run smoothly in all its complicated parts, and the reputation of the nation will stand high in the markets of the world.

Credit, so far as articles for consumption are concerned, should be treated as a charity only to be given in cases where charity is needed. "The poor man who has encountered some sudden and severe calamity," said the lamented Greeley, "such as the burning of his house or the destruction of his crops by hurricane or flood, may very properly be proffered credit for a season at cash prices; so may the poor widow, whose children, this year at school, will be earning wages and able to help her next season. But in all ordinary cases the merchant, if only from a patriotic regard for the general well-being, should inflexibly refuse to sell on credit, since such selling is, and ever must be, to the uncircumspect majority, a temptation and facility for general improvidence and over-trading. 'Mr. President,' said the eccentric John Randolph, interrupting himself in one of his senatorial diatribes, 'I have discovered the Philosopher's Stone! It consists of four short words of homely English, *Pay as you go!*'"

194. What is the best method a country merchant can adopt to curtail the applications for credit?



HORACE GREELEY,
Founder of the New York Tribune.

A trader who credits at all often finds it difficult to know how to resist solicitations for trust without giving offence to a customer, and perhaps losing him. No merchant should trust out more than twice the amount of his capital, and when that limit is reached, in most instances long before, he should post up a notice conspicuously in his store informing customers of the fact, and that he cannot credit any one until some of his debtors pay their bills. By pointing applicants to such notice as that, and explaining it, no reasonable person will take offence at being refused credit, especially if a liberal discount be offered for the cash.

To meet those cases where temporary credit is given without any definite period being named, a notice should be posted up, stating that "*All goods sold on credit are payable in (thirty days) or (three months), unless otherwise agreed upon.*" When accounts are due, bills should be sent promptly. A business man who has no fixed rules regulating his transactions, who is a mere weathercock, trying to please everybody, will end by pleasing nobody—not even the sheriff, who will grumble because his assets are not sufficient to yield him a satisfactory commission.

195. In what way can a merchant benefit his customers and at the same time promote his own prosperity?

The prosperity of a trader in the country is intimately interwoven with and dependent upon that of his neighbors. Whatever will contribute to increase their resources will benefit him. He should therefore, as has been suggested, never visit the city to replenish his stock without endeavoring to bring back something that will afford valuable suggestions to his customers. If these are in good part farmers, and no store in the vicinity is devoted especially to this department, he should be careful to keep a supply

of the best ploughs and other implements of farming, as well as of the choicest seeds, cuttings, etc., and of those fertilizing substances best adapted to the soil of his township, or most advantageously transported thither; and these he should be very willing to sell at cost, especially to the poor or the penurious, in order to encourage their general acceptance and use. Though he make no profit directly on the sale of these, he is indirectly but substantially benefited by *whatsoever shall increase the annual production of his township, and thus the ability of his customers to purchase and consume his goods.* The merchant whose customers and neighbors are enabled to turn off three, five, seven, or nine hundred dollars' worth of produce per annum from farms which formerly yielded but one or two hundred dollars' worth beyond the direct consumption of their occupants, is in the true and safe road to competence and wealth if he knows how to manage his business. Every wild wood or waste morass rendered arable and fruitful, every field made to grow fifty bushels of grain per acre where but fifteen or twenty were formerly realized, is a new tributary to the stream of his trade, and so clearly conducive to his prosperity.

He should also zealously promote every feasible effort to increase their facilities of communication with the seaboard, and to bring markets for their products nearer to their doors by there calling into existence new branches of industry, and building up or reviving manufactures. No wise merchant will fear that his trade will suffer by this diversification of pursuits; for abundant experience has demonstrated that *they buy most from abroad who produce most and in greatest variety at home.*

196. What is his duty as to the sale of articles not unlawful but often productive of harm?

A country storekeeper who has a lively sense of his own best interests will exercise a careful discrimination in the sale of articles that have been found to be generally hurtful to those who consume them. Intoxicating liquors, if he deal in them at all, he will sell only as a druggist sells poisons. Greeley used to say that a merchant who sells intoxicating liquors is burning up his customers for the little fat he can fry out of them, and wastes nine-tenths of it in the process. He may get some twenty dollars clear profit out of a pipe of brandy, but, by selling it, he may use up a customer out of whom he had made fifty dollars a year.

197. What is his duty with reference to supporting SCHOOLS and CHURCHES?

A merchant has a direct interest in sustaining whatever tends to diffuse intelligence in, or promote the morality of his neighborhood. A community that is ignorant will probably remain poor, and a people who do not revere their Creator are not likely to do justice to their fellow-men or pay their creditors promptly.

"A community wherein God is not obeyed, and labor is not respected, must seem, to any reflecting man, a very undesirable place for the training of his children. There life can rarely be tranquil and happy; there property can hardly be secure; there the sweets of peace and contentment can scarcely be enjoyed through a series of years. If it were possible for the atheist or the sensualist to be truly wise, he would labor to inculcate and diffuse the great fundamental truths of religion and morality, if from no higher motive than a selfish regard for his own ease and safety. Nations, States, and smaller communities subsist by faith and virtue, and perish through the disintegrating influ-

ences of sensuality and vice. That community which has cast off all faith in the Invisible and Everlasting, and cut down its creed to a mere recognition of the material and the palpable—which realizes only that sugar is sweet, that fire will burn, and that ‘ginger is hot i’ the mouth’ is on the broad highway to destruction, however dazzling its present outward show of prosperity.”

198. What is the duty of a country merchant with reference to the NEWSPAPERS published in his county?

He should be a liberal supporter of the press in his locality, and use it to disseminate principles of sound finance and a wholesome morality.

“A merchant,” says an able journalist, “will not feel an obligation to patronize any and everything that wears the form of a newspaper, but will scan carefully the intellectual ability and moral fitness of those who assume the lofty responsibility of public teaching through the press. He will not encourage the dissemination nor continuance of journals edited by the incompetent or unworthy; but if there be none other than these already in existence in his county, he will combine with men like himself to procure the establishment of such a journal as is needed, or the transfer of one already existing into the hands of some one qualified to guide opinion and dispel mental darkness. Such a journal he will liberally and steadily encourage and support by advertising in its columns at good prices, by urging upon other business men the duty of doing likewise, and by soliciting his customers and neighbors to give it at least their subscriptions, regularly continued and uniformly paid in advance. By pursuing this course, the merchant may do very much toward the diffusion of intelligence, the predominance of sound principles, and the

purification of morals. He need not be a political brawler nor habitual agitator on any subject—there is a more excellent way. He may give to an approved and influential journal in his county from two to five hundred dollars' worth of advertising per annum, and procure from others, by the power of his solicitations and example, five times as much more; while each name added to the list of its subscribers extends the publicity of his announcements and their potency in enlarging his business."

199. What is the moral obligation due by a country merchant to his creditors?

A conscientious merchant, residing far from the centres of trade, who has been favored with credit by wholesale dealers in the city, will protect them by every means in his power. He will realize that he has no right to sell the goods he has bought on credit for cash, and then speculate with the proceeds in lands or stocks, nor sell them on credit to people who are not likely to pay him promptly. He will remember that the money to the amount of his debts does not belong to him but to his creditors, and is a sacred trust to be sacredly guarded. He will feel that he is one of the pillars that sustain the commercial credit of his country, and that if he and any considerable number of his fellows do not act well their part, the whole superstructure will fall in a crash to the ground, burying thousands of innocent and helpless persons in the ruins.

As a general rule no surplus money can be so profitably, certainly not so safely invested as in paying notes or accounts before they are due.

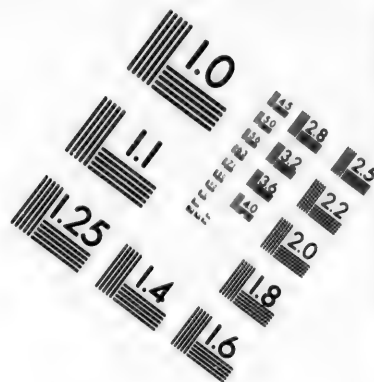
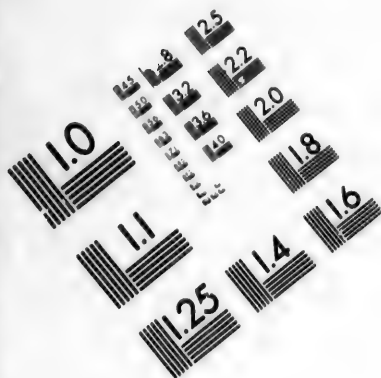
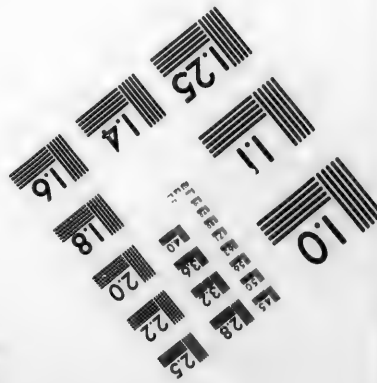
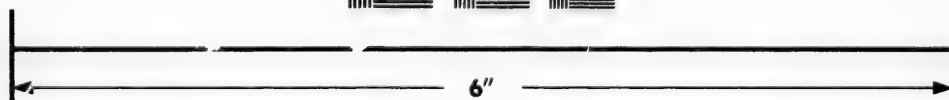
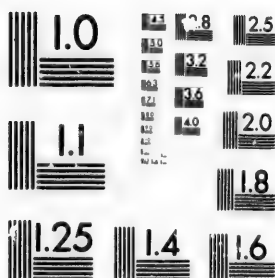


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CHAPTER XV.

BUYING AND SELLING MERCHANDISE.

5. SELLING GOODS AT WHOLESALE.

200. **W**HAT *is the true theory of selling goods at wholesale?*

To regard the interests of the buyer, and to sell him goods that are adapted to his market, or such as he can resell again quickly and advantageously. It was a maxim of the late Gideon Lee that no trade can be sound that is not beneficial to both parties—to the buyer as well as to the seller. A man may obtain a temporary advantage by selling unsalable fabrics or articles for more than they are worth, but the recoil of such operations is felt in the shape of bad debts and increased risks.

[An old merchant, eminently successful, says, he thinks more traders fail through a lack of interest in their customer's welfare than for want of devotion to what they selfishly consider their own advantage. When in the retail trade, this merchant was noted for his candor in advising his customers against any purchase which he thought would not give them permanent satisfaction. He would always forego a sale if he believed the article under examination was not the one which the buyer really required. When he left the retail trade, and engaged in a large wholesale business, he continued to practise upon the same principle. He did it conscientiously as a matter

of duty ; but he always insisted that it was also the true mercantile policy. His customers could pay him because they were enabled to sell everything they bought of him at a profit. They liked to trade with him because he sought their interest, advised them what to purchase, and would not, to clear out his own stock, transfer to their shelves any article he did not believe they could turn to advantage. He would often take back, to his own present loss, some fabric which proved unsalable. He called such dead stock "shopkeepers," and he often declared that he would rather dig a hole in the ground and bury them than to have them lie year after year on the shelves of his patrons, a continual reminder that they had made a bad bargain in the purchase.

This may sound strangely to some of the young merchants of our day, but it is the true theory of business.]

201. Upon what agencies does success in the wholesale trade mainly depend ?

Upon good salesmen, men who know both how to sell and to whom to sell. In a retail trade it is generally considered that business follows the stand rather than the man, but in the wholesale trade the converse is generally true. It is becoming more and more the practice in the United States, as it has long been in England, for wholesale firms to employ commercial travellers, who visit buyers at their homes, either to sell them goods there by sample or to cultivate their acquaintance, and these salesmen often hold in their hands the prosperity, as well as the honor, of the houses they represent. Where sales are principally effected through these agencies, the store becomes little more than a warehouse in which goods are packed to order, and its location is a secondary consideration, while everything depends upon the efficiency of the salesman.

202. What are the qualifications of a good salesman in the wholesale trade?

A man who would control the custom and retain the confidence of those who buy to sell again must himself be a merchant. He must possess a varied and comprehensive knowledge both of human nature and of merchandise, knowing not only the market value of the articles he deals in, but the sources of their supply and the circumstances that are likely to deteriorate or improve their value. Among the fundamental maxims in their creed the masters of their profession contend that a good salesman must believe:

That the life of business is profit; and as a general rule, he will not make sales without profit. "To sell low for cash, never mind profits," is not his maxim.

He will sell to a punctual payer at less profit than to an unpunctual one; and on a short credit, lower than on a long one.

He will use every precaution with a stranger that he would wish he had taken, should he turn out to be a villain, and yet treat every man as an honest man until he proves him to be otherwise.

He believes in the Italian proverb, "There is commonly less money, less wisdom, and less good faith, than men do account upon."

It is not all that can be sold to a customer that is well sold, but only what he can conveniently pay for. A past due-bill is a detestable object, and goods not paid for are not sold but thanklessly given away.

But the chiefest qualification that fits a man to influence and deal successfully with country merchants is a social, sympathetic nature and genuine frankness of manner, that can welcome a buyer more as a friend than as a merchant.

In trade, as in love, the heart is often superior to the head:

["It is sometimes said," says Professor Sizer, "there is no friendship in trade." There never was a greater fallacy. Suppose a man has travelled night and day among strangers, a thousand miles, to a great market town. He has left his family and friends, and his heart is hungry. He remembers, perhaps, a salesman who is cheerful and has shown himself friendly; and when he crosses his threshold, his heart bounds with delight as, with a smile like a burst of sunshine, that man takes him heartily by the hand, and in a moment becomes to him as it were a substitute for the family and friends that he has left behind, and it only remains to select the goods; they are already sold, and if the man be honest and name only fair prices for the goods, why should not that man be a life-long customer? Who could win him away or prevent him from bringing his own friends to be well treated and become permanent customers? Suppose a salesman has five hundred such. They cannot be coaxed away from him, unless goods are offered at prices below their market value by others.

The cold, stern, stanch, dignified man, grim and severe in his manners, may be able to sell drugs to sick people, or articles of necessity where there is little or no competition, but in a large market town such a man would freeze out his prosperity.]

203. What should be the rule observed with reference to retaining or changing employees?

When merchants have secured efficient clerks or salesmen, they should endeavor to keep them. An employee with brains is all the while gaining in experience, and is worth more to his employer each succeeding year. An old and faithful clerk should not be parted with for slight causes, provided his habits remain good. But sometimes it happens that an employee, who knows that his services are valuable and are appreciated, demands an exorbitant increase of salary; in such cases, there seems to be no alternative but to discharge him, for a man who thinks he is invaluable and cannot be spared soon becomes good for nothing.

Merchants, as a general rule, do not value brain-power and intelligence in their employees as highly as they ought to do. They have not the sagacity of the bank manager, who, in advocating libraries in banks for the use of the clerks, remarked, "Their superior knowledge is always useful; the mental discipline they have acquired improves their business habits; and, possessing within themselves a constant source of enjoyment, they are less likely to indulge in those expensive pleasures which are the usual temptations to neglect and dishonesty." Every store and bank and office and workshop should have a select BUSINESS LIBRARY, to which the employees should have access in their hours of leisure.

204. What is the secret of obtaining and retaining efficient collaborators?

This has been already revealed, and stated to be *liberal pay* and *fair treatment*.

With regard to salaries, it may be said that competition among those soliciting situations should not be allowed to reduce a clerk's salary below a certain point, but it would seem a better policy to fix an amount sufficient to insure contentment in the situation, and then require qualifications of zeal and efficiency that will be worth it. There are salesmen who are cheaper at a yearly salary of \$2500, than others at \$500, and it is better to employ ten first-class men than fifteen medium men at the same aggregate amount of compensation. Some firms pay stipulated wages, and then at the end of the year give premiums to those who have cheerfully done their best, and they find the few hundred dollars thus spent are well invested, in making the young men more saving, prompt and vigilant. In public offices in England, the rule is to offer a moderate

remuneration to the beginner, with successive expectancies proportioned to the merits which he shall manifest, and of such increasing amount as will be calculated to keep easy, through the progressive wants of single and married life, the mind of a prudent man.

Fair treatment implies that an employer will speak words of encouragement and approbation at times as well as disapprobation; that he will not imitate those ignorant and despotic naval commanders who never speak to their men except to find fault; that he will give advice to his employees when needed, knowing that they will give heed to him as to no other person living; that he will supplement their want of experience by his own; that he will guard them as much as possible from temptation; in a word, that he will take an interest in their welfare, and do unto them as he would wish them to do unto him were their situations reversed.

205. What is the most effective aid that wholesale dealers can afford their salesmen in obtaining orders?

To prepare the way for a successful personal interview by advertising their business in some way that will produce a favorable impression, in the minds of those whose custom is desired, of their resources and respectability, or if the wares be of a novel or special character, to create a demand among the consumers which will be felt by the dealers. It has been well said that an old business may subsist until its customers gradually drop off by death or removal; but he who would build up a new business now, must be "like the time" and improve the advantages it offers. It is quite certain that the merchants of the United States do not spend, by many thousands of dollars, as much money in advertising as they should do, and it is equally certain

that much of that which is expended is lost, by being ineffectively and injudiciously spent. The art of advertising is one that should be taught as a branch of the studies pursued in commercial colleges, if persons competent to teach it could be found.

[To the merchant, said Greeley, who is sure of his ability to fill orders on the most favorable terms, the attainment of an adequate publicity is the matter of primary concern. If his circle of trade is properly the county in which he lives, then he should take effectual measures to let every family in the county know what he sells, and on what conditions. It is idle to speak of the cost as an impediment. He might as well object to the cost of sheltering his goods from bad weather, protecting them from thieves, or dealing them out to customers. All the other cost of his business is incurred without adequate motive or return, so long as the essential element of his business is neglected or scrimped. If his location and his stock only entitle him to expect the custom of his own township and neighborhood, then he should incur the expense of fully informing that locality. Just so with the wholesale merchant who aspires to a custom coextensive with his State, his section, or the whole Union. If he is prepared to satisfy so wide a demand on favorable terms, the expense of apprising those whom he desires for customers of the nature of his business, the character of his stock, the range of his prices, and the reasons why he should be dealt with, is one which he cannot refuse to incur without gross incompetency and ruinous prodigality. By thus refusing, he increases his expenses for rent, lights, fuel, clerk hire, etc., from one-half per cent. to three, five, and in some cases ten per cent. on his aggregate sales, and renders it morally impossible that he should sell at a profit, and at the same time sell as

cheaply as his more enterprising and capable rivals. In effect, he confesses defeat and incapacity, and retreats to the rear-rank of his vocation.]

206. What are the elements of judicious advertising in newspapers?

The first is to select only such journals as will certainly reach those who buy or consume the wares to be advertised. The quality of the circulation is of far more importance than its extent. A journal having only a thousand subscribers will often yield richer returns to an advertiser than another having a circulation of a hundred thousand, because the readers of the latter do not need, or consume the articles advertised, or the journal may be so peculiarly made up that the advertisements in it are hidden and not seen. A compounder of a fever and ague mixture, for instance, will not be likely to receive benefit from advertising his mixture, however extensively, in a district where ague does not prevail. A publisher will not advertise judiciously who selects journals that circulate principally among the uneducated classes. A manufacturer of fine furniture will not be likely to get many customers from advertising in the "Prairie Log-Cabin," nor a distiller by selecting the "Temperance Bugle." A merchant who may inadvertently ship warming-pans to the West Indies, will not be likely to effect sales by advertising them as warming-pans, though, if he can persuade the people they are good for some other purpose, he may make a fortunate speculation out of a foolish venture, as Timothy Dexter, of Newburyport, is reported to have done. Nothing is easier than to lose money by advertising without knowledge, or what may be called gambling in advertising.

Another element of judicious advertising, besides select-

ing only such journals as will certainly reach those who buy your commodities, is to choose only such as by their general appearance and "make up," are attractive in their advertising as well as in their reading columns. A journal may be a very good newspaper, and yet be a very poor advertising medium, and the reverse of this is also true. In all the large cities there are agencies where all the principal journals of the country are on file, to which advertisers can have ready access, and the advice and services of men experienced in advertising can be secured without expense to the advertiser, as their commissions are paid by the publishers. Nearly all who advertise extensively now use these agencies, which are growing in favor and popularity.

Another element in the art of advertising judiciously, is to attract the attention of buyers by announcements differing in style from the dead level of ordinary advertising. A well-known and successful advertiser once said, that a good advertisement is one that attracts by the peculiarity of its display or arrangement, and convinces by its argument. Some men have a peculiar genius for writing striking advertisements, and here the advertisers of specialties have a great advantage over others. In fact, advertising is of very little benefit unless the merchant has a specialty to which he can invite attention. Every new firm, at least, should secure some one article different from all others, either better, or cheaper, or entirely new, and present it as their apology or justification for entering a market already overcrowded with competitors, and by advertising that, in connection with their general business, they may build up a prosperous trade.

With regard to books, they are often desirable advertising mediums for manufacturers and wholesale dealers,

and deservedly so, provided they are faithfully distributed in public places, and are durable in form. They combine the advantages of attractive display, cheapness and permanent publicity. Those books, especially, which give an account of the industry and business resources of the town or city in which we live, are invariably useful, and, when well designed and emanating from responsible sources, should receive the united support of all the business men of the place, wholly irrespective of expectations of individual profit, for no evidence of enterprise is more convincing than a brilliant array of cards in a work of local interest, and by putting on the appearance of business the reality generally will follow.

207. Which is the more profitable in the end, to sell at a small advance on cost for cash or short credits, or for a large percentage of profit on long credits?

It will astonish any one who has never examined the subject *how small profits on short credits will accumulate in comparison with large profits on long credits.* One thousand dollars turned over every four months at 10 per cent. profit will amount, in six years, to \$5,559 $\frac{9}{10}$ %. The same sum turned over every six months, at the same profit, will amount in six years to

				\$3138 40
Do. every 12 months, at 10 per cent., in 6 yrs.,				1771 56
“ 18 “ “ “				1464 10
“ 2 years, “ “				1331 00
<i>One thousand dollars, turned over every 2 yrs.,</i>				
at 20 per cent. profit, will in 6 yrs. amount to				1728 00
Do. every 18 months, “ “				2073 60
“ 12 “ “				2985 98
“ 6 “ “				8916 10
“ 4 “ “				26,623 33

Thus a man may make a profit of only \$728, or a profit of over \$25,000, from the same capital, in the same time, and by selling at the same percentage of profit, with merely a difference in the length of credit which he gives.

208. What error do merchants and manufacturers sometimes make in their discounts on bills for merchandise sold?

In not observing that there is an essential difference between the addition of a percentage and its subtraction; in supposing that because 20 per cent. added to \$100 will make \$120, therefore 20 per cent. taken off \$120 will leave \$100. "We know an instance," says the *London Economist*, "of a very deserving man being ruined by a miscalculation of discounts. The article manufactured he at first supplied to retail dealers at a large profit of about 30 per cent. He afterwards confined his trade almost exclusively to large wholesale houses, to whom he charged the same price, but under a deduction of 20 per cent., believing that he was still realizing 10 per cent. for his own profit. His trade was very extensive; and it was not till after some years that he discovered the fact that, in place of making 10 per cent., as he imagined, by this mode of making sales, he was only realizing 4 per cent. To £100 of goods he added 30 per cent., and invoiced them at £130. At the end of each month, in the settlement of accounts, amounting to some thousands of pounds, with individual houses, he deducted 20 per cent., or £26 on each £130, leaving £104 net for every £100 value of goods at prime cost, in place of £110, as he all along expected. It is by far the simplest and best plan to conduct transactions at net prices, or subject only to such moderate discount as may fairly apply to an early, in place of distant payment."

209. What is the universal experience of all who have sold goods on credit?

That it is impossible to escape losses by "bad debts." The history of the jobbing trade in the United States especially is a record of losses, disappointed expectations, and disastrous failures. Previous to 1850 it was the opinion of men who had been attentive observers of the course of events, and had carefully investigated the subject, that less than *five out of every hundred traders*, who had continued in a mercantile business for more than twenty-five years, ever acquired an independence. Up to the year 1862 it has been calculated that no profit had been made in wholesale merchandising in the cities of Boston, New York, and Philadelphia, or, in other words, the aggregate capital withdrawn from that business did not exceed, if it equalled, the capital invested in it. This sad experience is almost wholly the result of an injudicious practice in selling goods on credit. Since the issue of legal tenders by the general government, which provided a form of credit everywhere acceptable in lieu of bills receivable and book accounts which are rarely available in an emergency, merchants have been enabled to curtail their ordinary credits, and they have been more prosperous than within any similar period in the history of the country.

210. What is the rule that should govern merchants in extending credits?

That they are so well satisfied with the responsibility of those desiring credit that they would as readily lend them the money as sell them the goods. It is an inconsistency that cannot be reconciled with any sound principles of finance that merchants will sell goods at 10 per cent. profit on long credit to men to whom they would not lend money

without security at 20 per cent. interest. Every day goods are sold in large amounts to remote buyers, whose notes, unindorsed, would not be bought by the same parties at any reasonable discount. Every day a merchant will intrust his goods to an entire stranger on the mere representation of one of his clerks that the buyer is responsible, when the same merchant, if president of a bank, would not lend him money except upon notes at short date, well indorsed, or secured by collaterals, and even then he would not rely on his own judgment, but call in a dozen or more experienced men, styled a Board of Directors, to pass upon the value of the security offered. Some years ago the directors of one of the old banks in Boston had occasion to look back over their records for forty years, and they found that, of the one thousand accounts which were opened with them in starting, only six remained: the others had either failed, or died destitute of property. But the bank stood, though nine hundred and ninety-four out of a thousand of its original customers failed; and until merchants adopt banking principles in their scrutiny of credits they will continue to fall as the leaves in the forest, sometimes singly and alone, and then again altogether in the whirlwind of panics.

Neither manufacturers nor merchants will ever be permanently prosperous so long as they are subject to the losses inseparable from the present system of giving credit, or until buyers can arrange their loans with bankers, and not think of tendering to merchants anything less valuable than pledges of the nation's faith in exchange for merchandise: in other words, when it will be the business of merchants to sell goods, and of bankers to sell credits.

211. Where credit is solicited by a new customer, what precautions should be universally taken?

To require the applicant to register in a book such particulars in regard to his circumstances as a creditor ought to know. This should be done, not in exceptional cases, or after a verbal inquiry or lengthened conversation, but at the outset, as a matter of course, precisely as applicants for life insurance are required to answer a preliminary series of printed questions. This statement should include not only the amount of the assets and the liabilities, but whether any part of the capital is borrowed, and, if so, whether the amount so borrowed is "confidential;" and if not, whether it is his intention, in case of difficulty, that the loan shall be paid before other debts; and of the liabilities, what proportion are "confidential," and what are "general;" the amount of his collateral engagements, as indorser, surety, or guarantor; the amount of goods he has already purchased at other houses, or intends to purchase; for if you knew he intended to buy \$50,000 on a capital of \$5000 it is probable you would not care to credit him. A statement of this kind should be required periodically, and one of the inquiries should be whether any change in his circumstances had taken place since the preceding statement. Where it was the uniform rule of the house, applicable to all alike, to require a written statement from credit buyers, no one worthy of receiving credit would object to giving it; on the contrary, all such would solicit the privilege.

"When a party obtains goods upon false statements of his financial condition, and upon false representation that the said goods are to be retailed in due course of business, he will be held guilty of fraud if he dispose of the goods other than in the ordinary course of business, and, upon conviction, may be punished by imprisonment for such a term as the court may see proper." *Charge of Justice Blodgett to the jury in U. S. vs. Frank*, 3 B. R. 175.

212. What representations, with regard to his solvency, made by a person soliciting credit will, if false, render him liable for obtaining goods by a false pretence?

The decisions are not uniform, but the courts seem to make a distinction between answers to interrogatories and representations voluntarily made as an inducement to give credit. "To say, as in this case," says Judge Tracy, "that an untrue reply to an inquiry made of a person how much he is worth, or whether he is embarrassed, is what the statute means by a false pretence, is to give to it a sweeping and mischievous construction which, if carried out to all the cases it would reach, no court could enforce, no community could tolerate. But when a man voluntarily, not in answer to interrogatories, *represents falsely any occurrence that has not happened or assumes a character he does not sustain*, or represents himself *in a situation which he knows he is not in*, to which representations persons of ordinary caution would give credit, and thereby obtain goods, money or valuable security, he is guilty of obtaining them by a false pretence."

213. When will a person who recommends another as worthy of credit, render himself liable to indemnify the seller in case the buyer defaults?

When he makes a representation that he knows to be false, with intent to deceive. The law on this point seems to be the same to-day as when Pothier wrote: "If you had only recommended Peter to his creditor as honest and able to pay, this was but advice and not any obligation; and if Peter was at the time insolvent, you are not bound to indemnify the creditor for the sum which he loaned to Peter by means of your advice, which he has lost. The rule is the same if the advice was given rashly and indis-

creetly without being duly informed of the circumstances of Peter, provided it was sincerely given. But if the recommendation was made in *bad faith, and with knowledge that Peter was insolvent*; in this case you are bound to indemnify the creditor."

214. When application is made to a merchant to sell goods on credit, on the faith of a letter of guaranty from a third person known to him as responsible, what precautions must he take to render the guaranty available?

He must see that the promise is expressed in plain and unambiguous words, for a surety is never bound beyond the precise scope of his undertaking, and that, in case of loss, it is safe to assume he will seek every loop-hole or flaw in his engagement, by which he may evade responsibility. He must see that the letter, if addressed at all, is addressed correctly to him or his firm, for it was decided that where James & Joseph N. furnished goods on a letter of guaranty addressed to James & Jeremiah N., the guarantor was not liable, though manifestly the letter was intended for them; and so where B furnished goods on letter of guaranty addressed to B & Co., that firm having dissolved their copartnership, it was held that the guarantor was not liable to B. A merchant who furnishes goods on the faith of a letter of credit should also give the guarantor notice that he has done so, that he may know "when and to whom, and to what extent he is bound; and consequently he may be able to watch over the debtor for whom he engages, and in season demand such counter securities as may be useful to him." When the merchant receives a letter of guaranty signed by a firm, he should examine closely, before parting with property on the faith in it, and see whether it comes within the scope of their part-

nership business to give such a guaranty, for "if the act of one partner do not concern the partnership business, or be not in the usual course of their trade, though made in the name of the firm, it will not be binding on the other partners, except by their express or implied consent."

215. Suppose that A engages to become responsible for B for a specific amount, say \$1000, is the guaranty terminated when that amount has been trusted and paid for, or does it continue so long as that amount, credited from time to time, remains unpaid?

The rule would seem to be, that where a guaranty is limited as to amount, but not as to time, it may be construed as a continuing guaranty; but where neither amount nor time is expressed upon its face, it cannot be extended beyond the first parcel of goods delivered upon it, unless otherwise stated in express terms or by necessary implication. The decisions, however, are not uniform, and the safer rule for a seller to adopt is that of a strict construction, or, in the language of Chief Justice Story, "in doubtful cases the presumption ought to be against holding a guaranty to be continuing."

[The following is a model form of a letter of guaranty for a creditor to receive; for it cost the lady drawer nearly \$50,000, and therefore its virtue has been tested:

"Messrs. McCalmont, Bros. & Co., London. Gents: In consideration of Messrs. J. & A. Lawrence having a credit with your house, and in further consideration of one dollar paid me by yourself, receipt of which I hereby acknowledge, I engage to you that they shall fulfil the engagements they have made, and shall make with you for meeting and reimbursing the payments which you may assume under such credit at their request, together with your charges, and I guaranty you from all payments and damages by reason of their default.

"You are to consider this a standing and continuing guaranty without

the necessity of your apprising me from time to time of your engagements and advances for their house; and in case of a change of partners in your firm or theirs, the guaranty is to apply, and continue to transactions afterward between the firms, as changed, until notified by me to the contrary.

"Yours respectfully,

"SUSAN LAWRENCE."]

216. Suppose a person tells a merchant to let another have a bill of goods on credit and he will be responsible for the payment, is this a sufficient guaranty?

In England, and in most of the American States, the statute to prevent frauds provides, that no action can be brought upon any special promise to answer for the debts of another person unless there is some memorandum in writing signed by the party to be charged, and consequently a promise of guaranty, except it be in writing, is invalid. A merchant who furnishes goods under such circumstances, and has neglected to have the guaranty reduced to writing, had better charge the goods directly to the guarantor on his books of entry, for if he charge the party for whose use they were obtained, or if he charge them both, the guarantor will not be liable.

217. Suppose a person recommending another as worthy of credit writes, that he "would have no objection to guaranty" his accounts, will this amount to a guaranty?

This will be considered as a mere offer or overture to guaranty, and neither in law nor equity can a man be held responsible to pay the debts of another unless his undertaking manifests a *clear intention* to bind himself for the debt. Whenever a seller intends to hold another as a guarantor he should require a plain and explicit declaration of obligation.

Even a distinct promise made in writing to guaranty a *credit already given* is worthless in law for want of consideration unless the credit was originally given at the guarantor's request.

218. What obligation does the law impose upon a seller to disclose defects in the articles he offers for sale?

Where the defects are *patent* and *open*, as for instance a horse that is blind, the law presumes that the buyer knew of the defect, if nothing was said by the seller to mislead him; but where they are *latent* and *concealed*, and the buyer does not rely on his own judgment, but on that of the seller who knew or might *have known* the existence of the defects, the law implies a warranty against latent defects. But "if the buyer do not rely on the seller," says Story in his "Treatise on Sales," "and the seller be not aware of the existence of a latent defect, and do no act and say no word in relation to the article sold which has a tendency to mislead the purchaser, the rule of *caveat emptor* would apply. He must, however, be very careful not to do, or say anything calculated in the slightest degree to mislead the buyer or the contract will not be binding. But in cases where the defect is latent and such that the vendee could not by the closest and strictest attention detect it, he is always understood to rely upon the openness of the seller, and if the seller, knowing of the existence of such latent defect, do not disclose it, such a concealment is considered as a fraud which annuls the contract."

219. When goods have been sold, what duty does the law impose upon the seller?

To prepare them for delivery. If they have been sold

by weight, or measure, or number, it is the seller's duty to weigh, number or measure them *at his own expense* and set them apart from the rest, and so long as anything remains to be done by him, in order to distinguish, identify or separate the goods, they are at his risk, whether they have been paid for or not. If, in such cases, the seller have done all that is required of him as to a part, but something remains to be done to the rest, the risk of the goods which are ready is in the buyer, but the risk of those which are not ready is in the seller. Where, by the usage of trade, any special acts are required to be done by him, they impliedly form a part of the terms of his contract, and he is bound to perform them.

220. When goods have been sold and made ready for delivery but not paid for, what right does the law give the seller over them before actual delivery?

The *right of lien*, by which he is enabled to retain possession until payment is made, unless by the terms of the bargain, credit was to be given; and in case the goods have been forwarded and the buyer becomes insolvent when he has the right of stopping and retaking them, if he can do so before they actually come into the buyer's possession, called in law the right of *stoppage in transitu*. The right of the seller to stop the goods on their way to the buyer, in case of his insolvency, is not ended until they have actually been delivered, or third persons have acquired rights to them in good faith, as by the *bona fide* assignment of the bill of lading. When, however, the buyer gets actual possession of the goods, whether by delivery into his hands or at his warehouse, or at some warehouse used by him, or into the hands of his agent, the right of stoppage is gone.

221. What is the duty of the seller with regard to the care of goods sold but not delivered?

The *measure of diligence* required of the seller in keeping the articles sold is that of a depository. He is obliged to exercise common and ordinary diligence, but not the most exact and scrupulous care. If the goods be destroyed in consequence of his gross neglect or direct fault, he will be responsible therefor even after default of the buyer to remove the goods according to his agreement.

222. What is the duty of the seller with respect to the shipment of goods to a distant place?

It is the duty of the seller to follow the buyer's directions with regard to the way of sending the goods, and if he disregard such orders, he is responsible for their loss in transportation. If no directions be given or if they be general, a seller who follows the usual course will be protected. On delivering goods to a carrier, the seller must be careful to secure to the consignee a remedy against the carrier by taking a receipt or bill of lading, and if they be sent by ship or otherwise, it is the seller's duty to notify the buyer of the fact so that he may insure them or take other precautions for their safety.

223. Is it the duty of a seller to INSURE GOODS in course of transportation to the buyer?

If it has been the usage between the parties for the seller to insure, or if he has received specific instructions to insure in any particular case, he must do so or be liable for any loss occasioned by his negligence.

CHAPTER XVI.

BUYING AND SELLING MERCHANDISE.

6. SELLING BY AGENTS, AUCTIONEERS, BROKERS, ETC.

224. **W**HAT *are the principal classes of commercial agents?*

Auctioneers, brokers, factors, or, as they are usually called in the United States, commission merchants, are the principal classes into which commercial agents are divided.

225. What are the legal rights of AUCTIONEERS?

An auctioneer is a person authorized to sell goods or property at public auction, for a commission. Before the knocking down, he is exclusively agent of the seller; but after this he becomes also the agent of the purchaser, and the latter is presumed to give him authority, to write down his name as purchaser. The memorandum, so made, will bind both parties. A bid, however, is considered in the law as a mere offer, and may be retracted at any time before the knocking down, which signifies acceptance.

226. Is an auctioneer permitted to employ by-bidders, or to sell on credit?

An auctioneer has no right to place hindrances in the way of bidders, or to employ by-bidders to run up the price, and a buyer who discovers that he has done so may

refuse to take the goods, even if the fraudulent act was done without the knowledge of their owner. An auctioneer, however, may withdraw any article offered, as a bidder may withdraw his bid before the article is "knocked down," but not afterwards; for then the sale is completed, and the ownership passes to the buyer. Neither an auctioneer nor a broker has a right to sell on credit unless this privilege is given him expressly, or by some known and established usage.

227. What is the legal definition of a **BROKER**?

A broker is an agent employed to negotiate between other parties, and he is presumed to act not in his own name, but in the names of those who employ him. Hence, if he sell the goods of his principal, in his own name, without some special authority, the principal will have the same rights and remedies as if the name had been disclosed. The purchaser in such case cannot set off a debt due him from the broker, against the claim of the principal, and payment cannot in general be safely made to a broker when the principal is known.

228. Are there instances where a broker may be entitled to his commission, even if the bargain be completed by another?

The rule with regard to charter-parties, effected through brokers, is said to be this: that if a broker recognized by both parties as their agent, "communicates to the merchant what the shipowner charges, and also communicates to the shipowner what the merchant will give, and he names the ship and the parties, so as to identify the transaction, and a charter-party be ultimately effected for that voyage, the broker is entitled to his commission; but if he

does not mention the names so as to identify the transaction, he does not get his commission, to the exclusion of another broker who afterwards introduces the parties to each other." This rule, it is probable, would apply in other contracts effected through brokers.

229. Where a property *subject to incumbrances* is sold through a broker, is he entitled to charge a commission on the gross amount of the sale?

In employing a broker or auctioneer, to sell property on which there are incumbrances, it is advisable to have *an understanding, whether he shall charge a commission on the gross or net amount of the sale*; for, in the absence of an agreement, it is probable he will be legally justified in charging his commission on the whole amount, including the incumbrances.

A broker will not be entitled to a commission where he has been guilty of such gross negligence, or unskilfulness in conducting the business, as to render what he has done altogether useless to his principal, or actually hurtful to him; nor for business done after notice that his authority has been revoked. A factor or broker, some writers assert, will likewise cease to be entitled to his commission, in the event of his becoming the executor or administrator of his principal.

230. What is the legal definition of a FACTOR?

A factor, or commission merchant, is an agent employed to sell goods consigned, or delivered him, by or for his principal, for a commission. A factor may buy and sell in his own name, as well as in the name of his principal. He is distinguished from a broker by the fact, that he has possession of the goods; and when the latter has possession of what he is employed to sell, or is empowered to obtain

possession of what he buys, he is in these cases properly a factor.

Thus, a note broker who has possession of the notes he offers to sell on discount, or a stock broker who has the certificates of stock delivered into his possession, is actually what the law calls a factor, and has a lien on the property held by him for his charges and commissions.

231. What is the power of a factor to bind his principal within the scope of his employment?

A known factor can bind a principal by all purchases or sales as factor, whether he has ever been employed before by the same principal in the same direction or not, and such power cannot be limited by private instructions with which persons dealing with the factor are not acquainted. "Whenever it is proved that A is agent of B, whatever A *does, or says, or writes* within the scope of his general authority *at the time* of making the contract, binds B." A principal is bound by the concealment of any material fact on the part of his general agent as well as by his open declarations and admissions. If a cargo of goods be consigned to a commission merchant with instructions to make an insurance thereon, and he conceal any material fact, the underwriters will be discharged; and if a factor sell goods of one kind or quality, and represent them to be of another, the merchant will be liable for the consequences of such fraudulent act, although there has been no fraud on his part. A payment made to a factor will bind the principal, unless the latter has given the debtor an express notice not to pay him. "Let a man take heed what factor he makes," is the caution of an old law writer.

232. What is the first and great duty of a factor, or commission merchant?

To obey orders strictly, and generally without regard to consequences. If goods be consigned to sell *on arrival*, the consignee must sell on the first opportunity, and no circumstances, knowledge, or desire to benefit his principal will justify him in holding for a change in the market. By saying, however, that he must sell at the first opportunity, it is not meant that he must close with the first offer, be it what it may, but that he must make the sale without delay, at the best price and on the best terms he can then do, without attempting to wait any change of times. Necessity, however, will sometimes justify an agent in assuming extraordinary powers, as where a commission merchant, limited to sell at a stipulated price, discovers that the goods are in a perishing condition, he may then dispose of them at once, to prevent a greater or total loss. Where a commission merchant *has made advances, or incurred liabilities upon a consignment*, he may, in the absence of any agreement to the contrary, and after due notice to the consignor to provide other means, sell so much of the consignment, without regard to his orders, as may be necessary to reimburse and discharge such advances and liabilities.

[Story, C. J., in a case reported in 14 Pet. 479, remarked :

“ We understand the true doctrine on this subject to be this : Wherever a consignment is made to a factor for sale, the consignor has a right, generally, to control the sale thereof, according to his own pleasure, from time to time, if no advances have been made or liabilities incurred, on account thereof ; and the factor is bound to obey his orders. This, however, arises from the ordinary relation of principal and agent. If, however, the factor makes advances, or incurs liabilities on account of the consignment, by

which he acquires a special property therein ; then the factor has a right to sell so much of the consignment as may be necessary to reimburse such advances, or meet such liabilities ; unless there is some existing agreement between himself and the consignor, which controls or varies the right. Thus, for example, if, contemporaneous with the consignment and advances or liabilities, there are orders given by the consignor which are assented to by the factor, that the goods shall not be sold until a fixed time, in such a case the consignment is presumed to be received subject to such orders, and he is not at liberty to sell the goods to reimburse his advances or liabilities, until after that time has elapsed. The same rule will apply to orders not to sell below a fixed price ; unless, indeed, the consignor shall, after due notice and request, refuse to provide any other means to reimburse the factors. And in no case will the factor be at liberty to sell the consignment contrary to the orders of the consignor, although he has made advances or incurred liabilities thereon, if the consignor stands ready and offers to reimburse, and discharge such advances and liabilities."]

233. What is the duty of a commission merchant in the absence of any specific instructions from the consignor ?

To pursue the accustomed mode of executing the business intrusted to him, or, in other words, to follow the usages of trade. If goods be consigned to sell, and no price be limited by the instructions, it should be his endeavor to obtain the best price that the thing sold is fairly worth ; and to this end he must use that degree of vigilance and intelligence which might be expected from a prudent person in the management of his own business. In regard to the safety of consigned goods, the rule is that

the consignee must exercise as much care as a man of average prudence would bestow in keeping his own goods; and in the event of loss, the question asked will be, Have you done that which, under the circumstances, was prudent and warranted by the usage of the trade? A factor is not liable in cases of robbery, fire, or any other accidental damage happening without his default; but if he have been guilty of gross negligence or improper delay, either in removing the goods, or otherwise, he will not be excused by nature of the accident.

234. Where the instructions are vague or ambiguous, how should a factor construe them?

He will err on the safe side, if he err at all, by adopting a strict construction in all such cases. Where wishes or intimations are expressed, it will be safe to regard them as equivalent to positive instructions. Thus a principal in New York wrote to his factor stating that he thought there was a short supply of the article he had consigned, and concluded, "I have thought it best for you to take my pork out of the market for the present, as thirty days will make an important change in its value." This the factor did not consider equivalent to an order to hold the pork for thirty days and he sold it, but the court thought differently, and he was held liable for the loss caused by selling within the thirty days.

235. What is the duty of a commission merchant with respect to INSURING GOODS consigned to him?

Commission merchants should always obey orders to *insure*; and without express orders, they are bound to insure, when the usage of their trade, or the habit of dealing between themselves and principals may fairly im-

ply an obligation to insure. And further, in effecting an insurance, it is their legal duty to see that the policy covers all ordinary risks and chances—that the underwriters are in good credit—and lastly, to avoid the affirmation of any false statements, or the concealment of any material fact, by which the policy may be avoided. The penalty for neglect in making insurance, where the agent is bound to do so, is that he himself is liable as insurer in case of loss; and if he makes insurance, but through gross mismanagement the benefit of it is lost, he is answerable for the injury sustained.

An agent bound or instructed to make an insurance, but unable to effect it, should immediately *give his principal notice of the fact*, for otherwise the latter may be subjected to a loss which he could have provided against, by procuring insurance to be made elsewhere.

236. What is the duty of commission merchants with respect to CORRESPONDENCE with their principals?

A factor who has made a contract of sale should give his principal immediate notice of the fact; and it is alleged that if he fail to give such notice and the buyer become insolvent, the factor is responsible. The duty of keeping up correspondence is considered in law a part of the reasonable diligence due the principal, and by neglecting it the agent is responsible for the consequences; but aside from the legal risk, it is a duty which an agent owes to himself as a man of business. A neglect of business correspondence may be interpreted either as *prima facie* evidence of incapacity, or as an intentional insult.

When a factor or broker draws on his principal, a letter of advice should accompany or precede the draft; and when bills of exchange or notes are placed in his hands for

the purpose of getting them accepted or negotiated, it is his duty to give all such notices as are necessary to save the rights of his principal.

237. What is the duty of an agent with respect to keeping the property of his principals separate from his own?

It is a general principle of law that any one, who wilfully mixes his goods with those of another so that they cannot be distinguished apart, forfeits them. If I pour my grain or flour on your pile, so that the proportion belonging to each cannot be clearly distinguished, the whole belongs to you, "whose original domain was invaded and rendered uncertain." Especially is it the duty of an agent to keep the property of his principal, whether it be goods or money, unmixed and distinguishable from that of others or his own. Thus, if an agent employed to collect a debt take a note to his own order, he is liable to his principal, just as if he had received the money. So a factor who sells on credit and takes a note from the purchaser, in which he includes a debt due to himself individually, he thereby becomes responsible for the whole amount.

238. What is the rule with respect to ADVANCES made by a commission merchant on behalf of his principal?

Wherever it is necessary for an agent, in the regular course of his employment, to make advances, the principal who deputed him in the business, where they are necessary, must be taken to have requested him to make them, and is therefore bound to reimburse them. The most ordinary charges of this kind that a commission merchant is entitled to make are those for premiums, warehousing, duties, general average, salvage, portorage, and journeys. He is

also allowed to charge all payments made for the necessary preservation of property committed to his care; and, in short, for whatever expenses he incurs in order to accomplish the objects of his commission, including all damages sustained by him in the execution of his mandate, unless they have been incurred by his own default. A commission merchant, however, cannot legally place anything to account under the head of "general expenses;" nor will he be entitled to charge for any payment or advances made voluntarily, and in his own wrong; as, for instance, for money paid to another without an order to pay, or for money paid after revocation of the order to pay, unless the order to pay was irrevocable. These rules, it will be observed, apply only to those cases where no express agreement with the principal has been made touching them. By agreement they may be limited or enlarged.

With regard to the charge of *interest* on advances, it is allowable where it is given by the express terms of a contract, or by an engagement implied from the nature of the security, as in the case of bills of exchange, or by the usage of the trade to which the contract has relation.

239. What SECURITY does the law give to a commission merchant for his advances and claims against his principal?

A commission merchant has a *lien* on the goods of his principal in his possession, not only for the charges arising on account of them, but also a general lien for the balance of his general account, arising in the course of dealing between him and his principal, and this lien extends to all the goods of his principal in his hands in the character of factor. It must be remembered, however, that this lien only extends to claims arising from his dealings as factor, and he cannot buy up the notes of his principal and secure

them under the lien. It must also be remembered that possession is necessary to the creation and continuance of a lien; but a factor may part with the actual possession, and reserve the right of lien by special notice or agreement. He also has a lien on the *price* of goods he has sold as factor, though he has parted with possession, and he may enforce payment from the buyer to himself in opposition to his principal.

240. When a valuable cargo is sent, or an important shipment is made, to a distant port, what is it prudent for the shipper to do?

To send a supercargo with it. This in former times was almost universally the custom, and many of those who subsequently became leading merchants commenced their career as supercargoes. Commission merchants having a large capital and an established name are in general so full of business that they cannot give personal attention to the sale of a consignment, which is therefore passed over to a broker, who has no special incentive to take any extra trouble to obtain the best possible price for the merchandise. Again, some houses have a tariff of charges for storage, labor, cartage, insurance, cooperage, brokerage, etc., that is purely fictitious and arbitrary, and not based at all on the actual expenses incurred by them. It is the custom of some firms to charge a guaranty commission in all cases, on sales for cash as well as on sales for credit. Hence, when important shipments are made to distant markets, it is prudent to send a supercargo with the consignment to superintend its sale and the settlement of the accounts.

CHAPTER XVII.

BUYING AND SELLING MERCHANDISE.

7. FOR PROMISSORY NOTES, BILLS OF EXCHANGE.

241. **W**HAT are the essential requisites of a Promissory Note?

The essential legal requisites of a promissory note are that *it must be in writing—the promise to pay must be expressed—it must be for the payment of money, and money only (not horses nor merchandise)—the amount must be fixed and certain, and payable, without condition or contingency, at a fixed period of time, or upon some event which must inevitably happen. Where no time or period of payment is fixed, it is a note payable on demand, and as such requires no other demand than by bringing suit. A note, payable to a fictitious person, is a note payable to bearer.*

When the date has been omitted, and it is important to establish one, the time will be computed from the day when it was issued or made; and if that cannot be ascertained with exactness, from the day when its existence can first be established. Where the sum in figures, in the superscription, differs from the sum in words in the body of the instrument, the latter is, by our law, deemed the true sum.

242. What is the common form of a Promissory note?

The common form of a promissory note, in the United States, is:—“\$1000. (place) (date) — days (or months) after date, I (or we) promise to pay to the order of A B One Thousand Dollars, value received.” Signed “C D.” In Pennsylvania it is customary to insert the words, “without defalcation,” before “value received;” and in Missouri, to render a note negotiable, it is said a statute regulation requires that the word “negotiable” appear on the face of it. A modern innovation, adopted by mercantile men to facilitate the transfer of notes without requiring the holder’s indorsement, is to make them payable to the maker’s own order, with his indorsement, sometimes expressing, “for value received” of the party to whom it is given. No particular words, however, are necessary to constitute a promissory note, and the form may be varied at will, provided *it always amounts to a written promise for the payment of money, absolutely and at all events, and provided it interferes with no statute regulation.* Thus, a receipt for money “to be returned when called for,” or a promise to be accountable or responsible to an individual named, for a certain sum of money, or an instrument drawn—“I, A B, promise to pay C D Four Hundred Dollars,” without any signature at the bottom, has been decided to be a good note.

The signer of a note is called the *maker*, the one to whom the promise is made is called the *payee*, and when he writes his name on the back or face of the note he becomes an *indorser*.

243. What are the peculiar privileges with which the law invests Promissory notes and Bills of exchange?

It assumes that a valuable consideration was given for a bill or note; and though the maker of a note may

escape payment when sued by a payee, on the ground of failure of consideration, yet the law compels him to prove there was no consideration. It allows bills and notes to be assigned when payment is directed to be made to the payee, or his order, or to bearer, by the latter writing his name on the back of the instrument, and when properly transferred, the holder can sue and recover in his own name; and further, such assignment, when made before maturity, and in the usual course of business and for a valuable consideration, gives the assignee a better title than his assignor had. Any defence or set-off which the maker of the note may have had against the payee is not available against a third person, a *bona fide* holder without notice. The law, however, fixes a grave responsibility upon a person who transfers a note or bill payable to bearer or order, by writing his name on the back of it. A man may write his name on the back of a bond or an assignment of a book-debt, and he guarantees nothing more than that it is due and the title is good; but a man who assigns a bill, or negotiates a note by putting his name on it, unless he qualifies the act by words limiting his responsibility as "without recourse on me," engages that he will pay it if the proper party does not, provided the holder demands payment and gives him due notice of default. He becomes an *indorser*—a word of ominous import to thousands whose fortunes have been wrecked by unguarded indorsements.

244. What is the effect and form of an indorsement on a Promissory note?

Only a note or bill payable to a certain person or order is in the law-merchant, and, strictly speaking, subject to indorsement. The words "or order" is the negotiable

element which transfers the original promise to the indorsee of any number of indorsers. Each indorser, by his indorsement, does two things: first, he orders the antecedent parties to pay to his indorsee; and secondly, he engages with his indorsee, that, if they do not pay, he will.

It is usually said there are but two forms of indorsement—an indorsement in blank, which is simply writing the name on the back or face of a note (which makes it transferable as if it had been originally payable to bearer), and an indorsement *in full*, as “pay to A B or order,” and then the note cannot be transferred except by A B's indorsements. There is, however, another form of indorsement sometimes used, which may be called a *special indorsement*, as “pay to A B *only* ;” then A B is indorsee, but cannot indorse it over. This is often done for security; that is, to guard against the loss of the note by accident or theft. It is the opinion of some law writers, that our railroad and corporation bonds, and all instruments payable to bearer, may be protected by special indorsement, so that if lost, the finder will not acquire any property in them which he can transfer to others; but at the same time it must be remembered that every indorsement or signature on a coupon bond lessens its salable value in the market.

245. Supposing an instrument of writing, in the form of a Promissory note, have a seal attached, does this change its legal character?

It is no longer, in the eyes of the law, a promissory note, and has none of the peculiar privileges with which the law invests mercantile paper. Whatever may be its form, if it have a seal, it is a *specialty* and not a negotiable note, and consequently an indorsement in blank, on the back of

it, does not make the indorser liable as such, and it is also subject, in the hands of the holder, to whatever defences the maker may have against the original payee, though he may have purchased it in the market before it was due, for a valuable consideration and without notice.

246. What is the exception to the rule that a note or bill is good in the hands of a *bona fide* holder who has received it from the payee or an indorser and given value for it?

Where a holder has notice at the time he obtains it that the note is void in the hands of the payee, either from fraud, or want of consideration, he will take it subject to the same equities and disabilities as the payee. Thus if A makes a note to B or order which somehow B defrauds A out of, B cannot, of course, sue A upon it. But if B indorses the note for value to C, and C to D, and D to E, and so on, any one of these indorsees who does not know of the fraud can recover the amount of it from A. But no one of them, who had notice or knowledge of the fraud before he bought the note, can sue A upon it.

247. Do accommodation notes differ essentially from notes given for merchandise sold or money borrowed?

An accommodation note between the original parties, that is, the maker and the payee, is invalid for want of consideration; but when it passes into the hands of a third person who buys or discounts it, before its maturity, it is even better than other notes, because he can recover upon it even though he knew there was no consideration given for it. Thus, "if A makes a note to B or his order," says Parsons in his work on Contracts, "intending to lend B his credit, and gives it to B to raise money on, B cannot sue

A on that note; but if he indorses it to C, who discounts the note in good faith, but knowing it to be an accommodation note, and without valuable consideration, C can, nevertheless, recover the note from A. The maker may therefore have a defence against the payee which he cannot have against an indorsee with knowledge of that defence. But this is true only where the consideration paid by the indorsee may be regarded as going to the maker in the same manner that it would if the payee had been promiser and the maker had signed the note as his surety. In general, accommodation notes or bills are now governed by the same rules as negotiable paper for consideration."

248. What is the rule for computing when notes become due?

In calculating the maturity of notes the first rule is—to *exclude the day of the date*. That is, a note dated on the first day of January, 1875, payable ten days after date, without grace will be due on the eleventh (not tenth) day of January, and with grace on the fourteenth. Another universal rule of the commercial world is to construe a month in all cases of negotiable instruments *to be a calendar and not a lunar month*. Thus, a note dated on the thirtieth day of January, payable in one month, will become due on the 28th day of February, if the year be not bissextile, and if it be, on the twenty-ninth day of February, and grace is to be calculated from and after the 28th or 29th day of February accordingly. A note dated on the twenty-ninth day of November, payable in three months, is due, including days of grace, on the third of March following.

[These days of grace, which take their name from being days of indulgence to the maker, originated in a usage of merchants at an early period,

when precious metals were scarce. The usage has now become a positive right; and in England and America, and most commercial countries, with the exception of France, it can be insisted on by the maker, whether the note or bill be payable at a certain number of months or days after date or after sight, or (*generally*) *at sight*. But notes payable *on demand* are not entitled to grace. The principal rules with regard to the computation of these days of grace are that they are to be computed according to the law of the place where the note is payable—that they are to be calculated exclusive of the day when the note would otherwise become due—and that they are to be counted without deduction or allowance for Sundays or holidays, which, though they cannot protract the time of payment, may nevertheless shorten it. Thus, for example, a note drawn in America but payable in France, is not entitled to grace. A note drawn in England or America, dated the twenty-second day of September, payable in three months, would become due on the twenty-fifth of December, but as this is Christmas day, it is payable on the twenty-fourth; and if that happen to be a Sunday, it is payable on the twenty-third. And if the maker were a Jew, by whose religious usages abstinence from all secular business is enjoined on Saturdays, he would probably pay it on Friday, that is, without any grace.]

249. When should notes be presented to the maker for payment?

Where there are no indorsers, a holder may present a note for payment whenever he chooses after it has become due, for the maker continues liable in honor until he has paid it, and in law until the note is barred by the Statute of Limitations. But where there are indorsers, and he means to charge them, a holder of a promissory note must demand payment on the very day it is due, and if payment be refused, give prompt notice to the indorsers of the fact, and that he looks to them for reimbursement.

[In order to charge an indorser, the first requirement of the law is, that, if the note be payable at a particular place, it must be presented there for payment on the very day it becomes due; but if no place of payment be designated, it must be presented to the maker personally, or at

his place of business during the usual hours of business, or at his dwelling-house within reasonable hours. If the note is payable by a firm, a presentment to either of the partners, or at the place of business of the firm, is sufficient; but if given by joint makers, a presentment must be made to all. The bankruptcy or death of the maker will not excuse the neglect to make due presentment; but in case of death it should be made to the executor or administrator, or if none have been appointed, at the dwelling-house of the deceased, otherwise the indorser will be discharged. Even the fact that the note has been lost, mislaid or destroyed will not dispense with a regular demand on the part of the holder, but to entitle him to receive payment in such a case he should come prepared with a suitable indemnity. If, however, the maker has absconded, or if he has removed to another State after the date of the note, this will dispense with a presentment and demand.]

250. What is the rule in regard to the time within which notice of non-payment must be given to the indorser, immediately liable to the holder?

Where both parties reside in the same town or city, notice must be given him personally, or at his dwelling or place of business, *at furthest on the next business day after presentment and dishonor*; and where the parties reside in different towns or places, the notice, properly directed, must be sent by the post of the next day, or by the next post after the day of dishonor or notice of the dishonor. Where there are several indorsers, each one is allowed one day after receiving notice of dishonor to forward notice to his antecedent indorsers. "Great care should, however, be taken," says Story, "by each successive indorser, in cases of this sort, not to miss a day in duly giving or forward-

ing notice to the antecedent parties ; for, if he should miss a day without any legal excuse for the omission, a link in the regular chain will be broken, and all the prior parties will be discharged from their obligations to him, unless, indeed, they shall have received notice from some other party to the note to whom such indorser is liable. If the indorser's residence is not known, some time is allowed to make inquiries ; and if, after the exercise of due and reasonable diligence, it cannot be found, the holder is absolved from giving notice.

In the case of a foreign bill of exchange, or a bill drawn in one State upon a person residing in another, a protest by a notary is absolutely necessary ; but in respect to Promissory notes, a demand and notice by the holder in person or his agent, whether verbal or in writing, will be sufficient to hold the indorsers, provided the facts can be proved by competent and disinterested evidence. But inasmuch as by statute enactments in most of the States, the protests and certificates of notaries public are *prima facie* evidence of the facts set forth in them, it is always advisable to place notes which have not been paid at 3 P.M. in the hands of a notary. It is his duty to use all due diligence to give notice to the indorsers, and if a loss occur through his neglect he is liable to the holder.

251. What is the effect, if an indorser waives notice, or waives demand, by writing these or equivalent words over his signature ?

A right to notice may be waived by any agreement to that effect prior to the maturity of the paper. It is quite common for an indorser to write, "I waive notice," or "I waive demand," or some words of similar import, but it must be remembered that these rights are independent, and

one does not imply the other. An indorser who waives demand may not require notice of non-payment; but a waiver of notice of non-payment does not imply a waiver of demand; therefore if an indorser write on the note, "I waive notice," still he will be discharged if there be not due *demand* on the maker.

252. What is it prudent to do before taking or purchasing a note that is overdue?

To obtain from the maker an admission in writing, or in the presence of witnesses, that he has no defence or set-off. A person who takes a note, even for value, after it has been dishonored or is overdue, takes it subject to all the equities which properly attach thereto between the original parties; and if the maker has paid part, or the whole, or if it was given for the accommodation of the payee, the holder cannot recover more than the payee could have recovered. If, however, the maker admit before the transfer that he has no defence or set-off, he will then be estopped from claiming one after the transfer made upon faith in his statement.

253. What is the effect of making an alteration in a note after it has passed into a state of negotiation?

A material alteration in a bill or note, as in the date, or sum, or time of payment, will discharge all parties who have not consented to such alteration. Every fraudulent alteration amounts to a forgery. "To misapply a genuine signature, to sign the name of a fictitious non-existing person, or to sign a man's own name with an intention that the signature should pass for the signature of another person of the same name, are as much forgeries as to fraudulently write the name of an existing person."

254. What is the effect of releasing the makers or prior indorsers of a note?

A release of the maker, or of one joint maker of a note, by the holder, is a discharge of all the indorsers, and a release of the antecedent indorsers is a discharge of subsequent indorsers. Accommodation notes are in this respect placed upon the same footing as notes for value.

255. When must bills of exchange, *payable at sight*, or indorsed notes, *payable on demand*, be presented for payment in order to hold the indorsers?

The law does not assign a precise time within which *sight bills* must be presented for acceptance and payment; but the holder must bear the loss proceeding from a neglect of presentment for an unreasonable time. So of indorsed notes, *payable on demand*. In Massachusetts it is provided by statute that such notes shall be presented within *sixty days without grace*, from the date of note, and a forbearance to demand payment for a longer period will discharge the indorser. On refusal of payment, the indorser must have prompt notice as in other cases.

256. Are there instances where the maker of a note may be compelled to pay it twice?

A maker of a note is bound to see that payment is made to the true proprietor of the note, or his authorized agent or personal representatives. It is true that in ordinary cases the possession of a note is sufficient to entitle the person producing it to receive payment thereof; but if the signature of the payee or other indorser has been forged, or if the note has been indorsed in full, as "pay to A or order," and a person, falsely representing himself as A, receives payment, such payment will not discharge the maker.

So payment of a note before it is due is no extinguishment of the debt; and if it subsequently get into the hands of a *bona fide* holder, the latter will still be entitled to full payment from the maker at its maturity.

257. In what respect do bills of exchange differ from promissory notes?

BILLS OF EXCHANGE and DRAFTS are written orders or requests for the payment of a certain sum of money to a person therein named, or to his order, or to bearer. When the order is addressed to a person residing in a foreign state or country it is called a bill; and when both parties reside in the same state or country it is usually called a draft. To insure safety, bills of exchange are generally drawn in sets of three—one being paid, the others to be void.

No form is prescribed in which the order or request must be drawn to entitle it to the privileges established by law in favor of bills of exchange; but it must be for the payment of *money only*, and for payment *absolutely and at all events*, and not upon a contingency that may or may not happen.

258. When and where should bills or drafts be presented for acceptance?

Bills payable *at sight*, or at so many days *after sight*, or *after demand*, must be presented to the drawee for acceptance; and when accepted the drawee is called the *acceptor*, and is primarily liable for the payment. Bills drawn at so many months *after date* need not be presented for acceptance, only for payment; but nevertheless it is advisable to present all bills for acceptance.

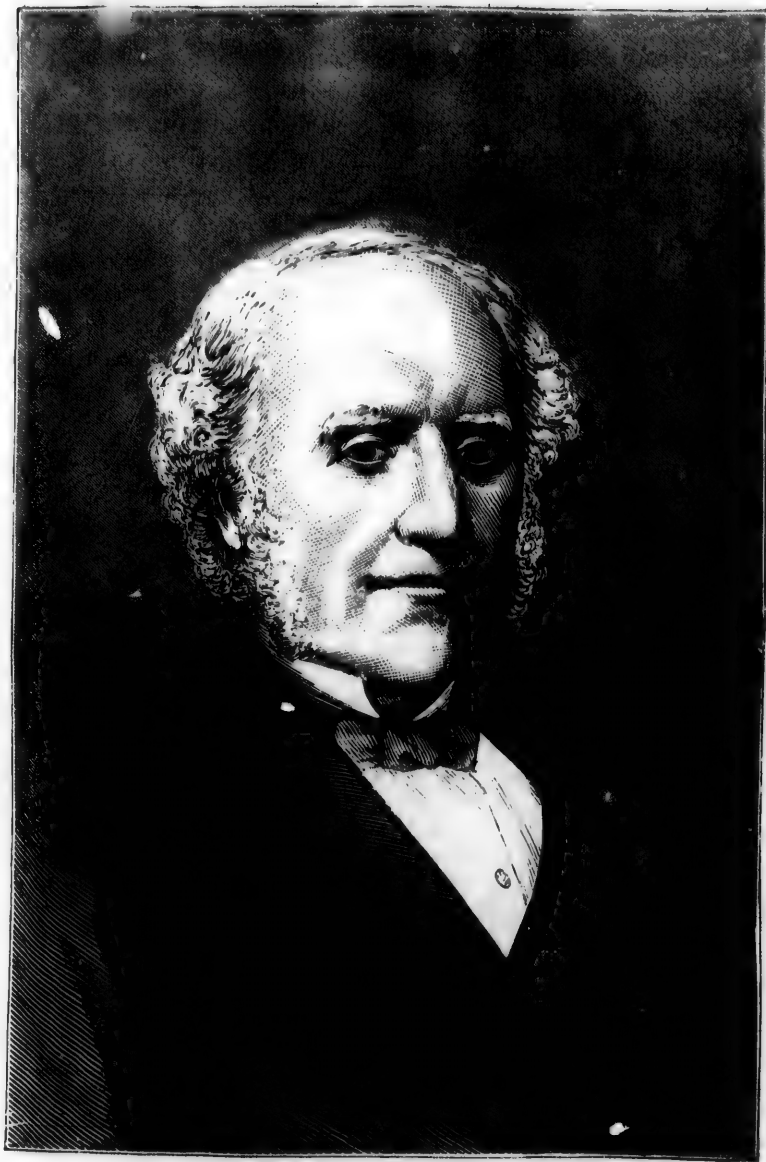
Bills should be presented for acceptance at the usual

place of business of the drawee, or at his residence; and if he have left the country, at his house or to his known agent; or if the drawee is dead, to his personal representatives.

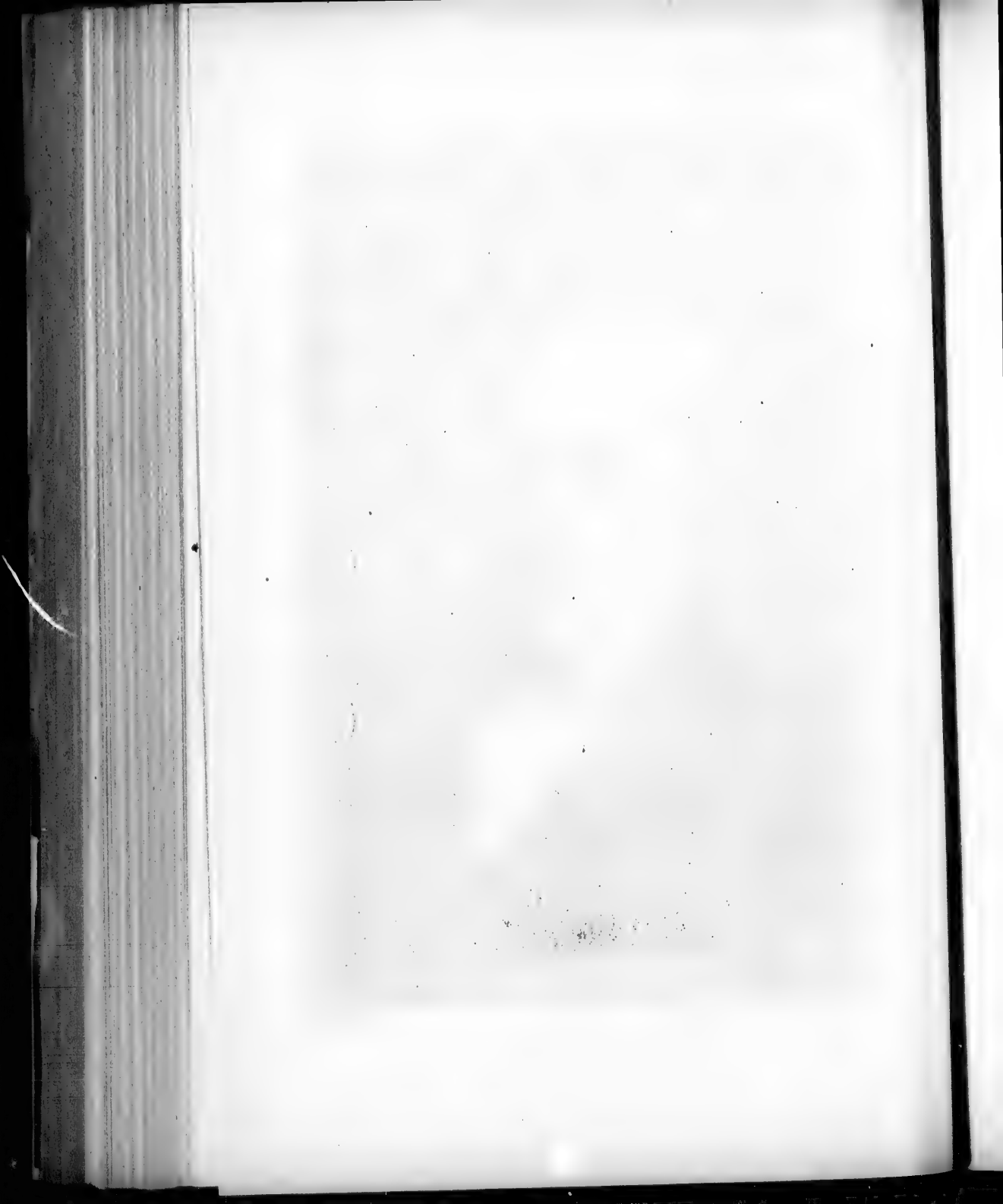
259. Can a bill be regarded as accepted, unless the acceptance be in writing and signed by the drawee?

The approved form of accepting bills of exchange is to write the word "Accepted" across their face, and the acceptor's signature; but an acceptance may be valid though irregular in form, and even if not signed by the drawee; any expressions indicative of an intention to pay the bill when due being in many cases sufficient. Indeed, so liberal have courts been in construing such expressions to be acceptances, that they have decided that the words "presented," "seen," or the day of the month written upon bills by the drawee, *prima facie* amount to acceptances. They have held that a promise to accept a bill already drawn upon an executed consideration, or that "the bill shall meet with due honor," or that the drawee will certainly pay the bill, to be valid acceptances.

"But, though a promise to accept a non-existing bill may probably amount to an acceptance if some person be thereby influenced to take the bill, yet it will not in any other case; and a promise by the drawee to the drawer who is not the payee, that the bill 'shall have attention,' is no acceptance, unless in the course of their dealings it has usually been considered such; and there are other cases, each depending on its own peculiar circumstances, in which equivocal words have been held not to amount to an acceptance. Hence, the only general rule that can be safely given, is to demand that the acceptance shall be in writing and signed by the acceptor."



GEORGE PEABODY,
The Great Philanthropist.



260. Is a holder of a Bill of exchange justified in taking an acceptance that varies from the terms expressed in the bill, either in the sum, time, place or mode of payment?

A holder will not be justified in taking any acceptance that varies from the terms of the bill; and if he do take a qualified or special acceptance, he does so at his own risk. When an unqualified or unconditional acceptance is refused, it is his duty, if he wishes to maintain a claim against the other parties, to treat the bill as dishonored, unless they assent to the proposed conditional acceptance.

261. When acceptance has been refused, should the holder have the bill protested or hold it, without protest, for payment?

The States composing the United States are, so far as respects mercantile paper, foreign countries to each other; and in some of them special laws require that a foreign bill of exchange shall be protested for non-acceptance, and notice given; in others, this is held to be unnecessary. But the safe rule to follow is, in all cases, to protest for non-acceptance, and give notice promptly to the drawer and indorsers.

"A foreign bill of exchange," says Wallace, "payable so many days after sight, must be presented to the drawer for acceptance. If acceptance be refused, the law of Massachusetts, Connecticut, New York, Maryland, Virginia, and the two Carolinas, require that the bill be protested for *non-acceptance, and notice given*.

"The same rule was laid down by Judge Washington in this, the Third Circuit; but the Supreme Court of Pennsylvania has decided that protest and notice of non-acceptance are unnecessary. If, therefore, a merchant of Philadelphia draws a bill on Europe in favor of one of New York, who indorses it and remits it to his foreign correspondent, and the bill be refused, and at maturity protested for non-payment and notice given, the holder cannot recover against the New York indorser, because

of want of protest, and notice of non-acceptance; but he can recover against the Pennsylvania drawer, notwithstanding the want of both. But this is not the worst: Suppose that the bill is drawn in New York and indorsed in Philadelphia, the holder can recover against the Philadelphia indorser; but when that indorser resorts to the New York drawer, he cannot recover, because no protest was made and no notice given. Hence, no Philadelphia merchant is safe in indorsing a bill drawn in any other State; as he may be compelled to pay it as indorser, and yet fail to recover it from the drawer, on account of an omission made by a third person, and which the Philadelphia merchant could not help."

When a bill is due, the holder must exercise the same diligence *in presenting it to the acceptor for payment*, and, in case of his refusal to pay it, in *giving notice to the drawer and indorsers*, which we previously noted in our suggestions to the holders of Promissory notes.

The statute laws of the different States prescribe the damages which shall be paid upon bills of exchange, returned under protest, and the want of uniformity between those laws in this particular has been a source of considerable loss and inconvenience.

Thus, in Virginia the damages affixed for protested bills is or was ten per cent., while in Pennsylvania it has been twenty per cent.; and thus a Philadelphia merchant who indorses a bill drawn in Virginia, may be compelled to pay twenty per cent. damages, while he can only recover from the Virginia drawer or indorsers one-half the amount. Between some of the States there is a variation of as much as fifteen per cent.

262. What is meant by the acceptance or payment of a bill of exchange *supra protest*, for honor?

If a bill be protested for non-acceptance or non-payment, any person may go before the notary public who protested

the bill, and there declare that he accepts or pays the bill *for honor*, and designate for whose honor he accepts or pays it, which should be noted by the notary. Such person so accepting or paying a bill acquires an absolute claim against the party for whom he accepts or pays, and against all parties to the bill antecedent to him, for all his lawful costs, payments and advances; and this anomaly in the law-merchant presents a remarkable exception to the general rule—that no person can be the creditor of another without his request or consent.

263. Where a bill is drawn in one State or country and payable in another, with different laws, which governs?

It is a rule in general, that every contract is governed by the law of the place where it is made; and in bills or notes, the law of the place where they are payable construes and governs the contract. Thus, if a bill be drawn in the United States on a firm in France, the law of France will govern the acceptance, or the protest and notice of dishonor. Again, if a firm in New York, where the legal rate of interest is seven per cent., draw a bill on a merchant of Philadelphia, and it is accepted payable "with interest," the acceptor will not be bound to pay more than the Pennsylvania rate of interest. But parties have the right to declare what shall be the place of the contract; and it is believed that a note made in California (where there are or were no usury laws), promising to pay twenty per cent. interest, *though payable in Philadelphia*, would not be considered usurious by the Pennsylvania courts. But in suing on contracts or notes or bills, the Statute of Limitations of the place where the suit is brought governs, and a note may be "outlawed" in one State and not in another.

CHAPTER XVIII.

INSURING GOODS—POINTS FOR INSURERS.

"Inasmuch as every one has the power of avoiding risk by paying a small premium, every one whose property is small, and liable to be lost by a single accident, is culpably negligent if he suffer it to remain a moment uninsured. Specially is this the case, when he holds the property of others; or when their only security for payment depends upon the stock in trade which he possesses."—WAYLAND.

264. **W**HAT kinds of insurance can be effected upon goods and merchandise?

Insurance against fire, and against the perils of transportation by land and by water. The contract is an undertaking on the part of the insurers to indemnify the insured against certain enumerated perils that may happen to certain specified property. The party who takes upon himself the risk is called the *insurer*, sometimes the *underwriter*, from subscribing his name at the foot of the policy; the sum paid to the insurer as the price of the risk is called the *premium*; and the instrument in which the contract is set forth is called the *policy*. But in all cases the contract is made subject to certain conditions which the assured must comply with strictly, or his indemnity may be invalid.

265. What is it prudent to do before taking out a policy of insurance?

To inquire into the solvency of the company in which

you propose to insure, and to examine carefully the conditions of their policies. The object of insuring being increased security against loss, it is folly to allow any extrinsic consideration, such as low premiums, acquaintance with the officers, or any other circumstance, to tempt a man into insuring in an office of doubtful solvency. And in estimating the probable solvency of a company, it may be well to note the character and qualifications of the officers; and if men, distinguished for nothing but a want of financial talent, have been appointed to fill the chief offices merely because they had a prefix, as "Hon.," to their names, it would seem a suspicious circumstance. It may also be sound policy to inquire in what manner the company have settled their previous losses, and whether their names appear frequently as defendants on the records of the courts.

To examine the conditions inserted in a policy previous to accepting it is a dictate of wisdom, not only because a man ought to know what the terms of his contracts are, but in order to know what descriptions and representations the company requires from persons desirous to become insured.

266. Can a person insure property that he does not own?

In all contracts of insurance it is an established rule of law, that to make a policy valid and enable the assured to recover the loss, he must have an interest in the subject *insured at the time when the contract is made, and when the loss occurs*. He must have such an interest when the contract is made, otherwise it is a wager policy and void; and when the loss occurs, otherwise he suffers no damage, and can have no claim upon the contract of indemnity. Hence, if an owner insure his house, and subsequently sell it,

though it be burnt within the time limited, he has no legal claim upon the insurance company.

It is not, however, necessary for the insured to have an absolute or unqualified interest in the property insured; a trustee, mortgagee, factor, or agent may legally insure their respective interests, subject to the rules of the different offices.

In fact, it has been recently decided that a mortgagee who has insured the mortgaged property at his own expense, and for his own benefit, without limiting it in terms to his interest, as mortgagee, is entitled in case of loss by fire before the payment of the debt to recover both the amount of his insurance and the mortgage debt. *King vs. The State Mutual Fire Insurance Company*, 7 Cush. (Mass.) R. 16. Decisions, however, which seem to oppose this ruling, may be found in Pennsylvania, in New York, in the Supreme Court of the United States, and in England.

267. Can a commission merchant, or insure goods that do not belong to him, and are possession?

A consignee, or commission merchant, may insure in his own name, against fire and against marine loss on goods "held on commission," or in transit, so as to cover the owner's interest as well as his own. But the policy should expressly state that the goods are held in trust, or on commission; and it has been decided that an insurance against fire on merchandise in a warehouse, "for account of whom it may concern," protects only such interests as were intended to be insured at the time of effecting the insurance.

[It is now common for a commission merchant to cover in one policy, in his own name, all the goods of the various owners who have consigned to him. It has been held, that the words "held on commission" in fire policies have

an effect equivalent to the words "for whom it may concern" in marine policies.]

268. What is the effect of a FALSE REPRESENTATION of any material fact respecting the property insured?

A misrepresentation, if material, vitiates a policy. A misrepresentation is said to be *material* when it communicates any fact or circumstance which may be reasonably supposed to influence the judgment of the underwriters in undertaking the risk or calculating the premium; and whatever may be the form of the expression used by the insured or his agent in making a representation, if it have the effect of imposing upon or misleading the underwriter, it will be material and fatal to the contract. "It is a just principle in the law of insurance," says Lord Eldon, "that where a representation is material it must be complied with; if immaterial, that immateriality may be inquired into and shown; but if there is a *warranty*, it is a part of the contract that the matter is such as it is represented to be." It is the practice of most offices to insert the statements or representations made at the time of effecting the insurance in the body of the policy. By this means they become a warranty, and preclude questions from arising upon the subject of the materiality or immateriality of the statements.

269. What is the effect of a CONCEALMENT of any fact material to the risk?

Concealment is the converse of false representation, and the effect is the same, if, thereby, the underwriter is deceived as to the nature or extent of the risk. Thus, in a case where an insurance was made on a warehouse which was separated by one other building from the workshop of

a boat builder, which had been on fire in the afternoon of the day when the letter applying for the insurance was written, it was held that the circumstance of this fire ought to have been communicated to the company, and consequently they were not liable for the loss resulting from a fire which again broke out in the same workshop, though on a subsequent day.

So it seems that the fact that a particular individual had threatened to burn the premises in revenge for a supposed injury, should be disclosed to the insurer; and even the rumor of an attempt to set fire to a neighboring building should be communicated; "because the insurer should be informed of any unusual fact, or any use of the building materially enhancing the risk." A pending litigation, affecting the premises insured, and not communicated, will not vitiate a policy.

270. What is the general rule with regard to QUESTIONS that are asked by insurance companies?

Every question that is asked should be answered, and all answers should be as precise as the question requires. If there is a provision in the policy that a certain fact, if existing, as for instance that there are incendiaries at work in the neighborhood, must be stated: silence in reference to it would be fatal. Concealment in an answer to a specific question can seldom or never be justified by showing that it was not material. Thus, in general, nothing need be said about the title to a property, but if it be inquired about, full and accurate answers must be given.

271. Where there is a scale of premiums attached to a policy, what is the effect of representing a property or stock to be of a DIFFERENT CLASS than that to which it belongs, in order to reduce the premium?

The law is well settled that if a statement is made by an applicant, which puts his building or stock in trade into a class of which the risk and premium are less than for the class to which it actually belongs, and in that way an insurance is effected at less premium, the policy is undoubtedly void, even if the false statement were made innocently. Thus, in the case of the *New Castle Insurance Company vs. Macmoran & Company*, where the defendants represented their factory to belong to the first class of risks, when it really belonged to the second, the only difference between the two being in the length of the stove-pipe, and which, after the policy was issued, was altered to conform to the statement made, it was held that the variation at the time of the execution of the policy was fatal, and the parties lost their insurance.

272. Where goods or other property are insured and classified according to the scale of risks described in the policy, is the insured permitted to introduce upon the premises articles that belong to the more hazardous classes?

The general rule is, that where certain trades or occupations or kinds or classes of property are enumerated as "hazardous," or otherwise specified as peculiarly exposed to risk, *the expression of one thing excludes what is not expressed*. But this rule is generally construed in a liberal or at least not arbitrary manner. Thus, it does not apply where a single article, or one or two, is kept in a store as part of a stock of goods, although that article, as cotton in bales, is among those enumerated as hazardous. So, if the "storing of spirituous liquors" be prohibited, the keeping of wine or brandy in a house for domestic consumption, or even for sale by retail to boarders, would not discharge the insurers. It has even been held that where the "storing"

of certain articles was prohibited as hazardous, the having a pipe or two of such articles in the cellar from which smaller vessels in the store were replenished did not come within the meaning of the word "storing" in the policy, any more than the keeping of such articles for home consumption in a dwelling-house insured by a similar policy.

273. Can ALTERATIONS be made in an insured building without consent of the insurers?

Where it is desired to make alterations in a premises during the continuance of the policy of insurance, it is always advisable to notify the insurers and obtain their consent. But if this be neglected, or if they refuse consent, it is the opinion of men skilled in the law that alterations may still be made without vitiating the insurance, unless they cause a material increase of the danger from fire. The same general rule applies to repairs, or in other words, the insured may repair without especial leave, and the insurers are liable, although the fire take place while the repairs are going on, and even if it be caused by the repairs.

[Suppose a man gets his dwelling-house insured for a term of years, truly describing it as having a shingled roof. After two or three years he determines to take off the shingles, but says nothing to the insurers about it. If he now put on slates, or any metallic covering which does not require soldering, he does not increase the risk, nor is the work of putting on the new covering hazardous, and there seem to be no grounds for its having any effect on the policy. But if the new covering be secured by soldering, which is a hazardous operation, and the building takes fire in consequence of this operation, the insurers are certainly not liable.]

274. What is the effect of insuring the same property in more than one company without giving notice of the other insurances?

Policies usually contain a condition requiring notice of all previous insurances upon the same property to be given to them at or before the time of making the insurance, and of all subsequent insurances within a reasonable time thereafter, or the policy to be void and of no effect; but without this special condition in the policy, a party effecting a *double* insurance can only recover the actual amount of his loss, and if he sue one insurer for the whole, that insurer may compel the others to contribute in proportion to the sums they have respectively insured. Double insurances without notice are said to be opposed to the first principles of insurance, for in this way an individual might recover many indemnities, for one loss, which would open a great temptation to fraud.

Where an insurance has been effected on the same property in several different offices, and one or more of them becomes insolvent, it is prudent to surrender or cancel the policies in such companies, and give notice to the others, for, in case of loss, the solvent companies will only pay their proportion of all existing policies. Thus, an additional insurance in a weak company may reduce, instead of increase, the total insurance.

275. What is necessary to give validity to an ASSIGNMENT of a policy of insurance?

Great care should be taken to have all transfers of policies regularly made and notified, and the consent of the company duly indorsed or certified, and all the rules or usages of the insurers in this respect complied with. It has been before observed that the insured, in order to

recover on a policy of insurance, must have an interest in the subject of the insurance at the time of the insuring, and also when the loss happens. The mere assignment of a policy is useless, unless the subject insured is assigned also; but if a policy be assigned to a person already in the possession of the subject insured, and the office allows the assignment, it will bind them—the assignment, as against them, being considered a new contract. Without *notice*, however, it is very questionable whether the holder can have any legal demand against the insurers, notwithstanding the assignment; and if the assignment be made to him after the fire happens, and without consent of the office, though he may have become possessed of the premises or goods before the time of the fire, it is certain he cannot recover.

276. Is the damage which is caused by the indirect effect of excessive heat covered by an insurance against fire?

The risk taken being that of fire the insurers are not chargeable for any damage which is not caused directly by ignition or combustion. But “if there be actual ignition, the insurers are liable for the immediate consequences, as the injury from water used to extinguish the fire, or injury to and loss of goods caused by their removal from immediate danger of fire; but not from a mere apprehension from a distant fire, even if it be reasonable; and not if the loss or injury might have been avoided by even so much care as is usually given in times of so much excitement and confusion.”

[Lightning is not fire; and if property be destroyed by lightning, the insurers are not liable unless there was also ignition, or unless the policy expressly insured against

lightning. An explosion caused by gunpowder is a loss by fire; not so, it is said, is an explosion caused by steam. Scientifically, it might be difficult to draw a wide distinction between these cases; but the difference seems to be sufficient for the law.]

277. Will a policy of insurance on HOUSEHOLD FURNITURE, or STOCK IN A STORE, cover articles not strictly of this description?

It has been decided that an insurance expressed to be on household furniture would not cover jewels, plate, paintings, statuary, sculpture, or other similar articles of mere ornament; and that by an insurance on a "stock in a store," books of account, securities, or evidences of debt, deeds, writings, money or bullion, unless particularly specified, are not protected. It is not uncommon for companies that insure plate, pictures, statuary, books, or the like, to agree on what shall be the *value* in case of loss.

278. Can goods that are described in the policy of insurance as in a certain building, be removed to another without vitiating the insurance?

Not without consent of the company, or the use of some phraseology that the goods were to be considered insured wherever situated. "An insurance of chattels, described as in a certain place or building, would be held to amount to a warranty that they should remain there."

279. When a LOSS occurs, what is the duty of the insured?

It is the duty of the insured to give the company prompt notice of the loss, and to present such certificates as are

required by the rules of the office. A reasonable time is of course to be allowed to present evidences of loss, but where the policy stated that a certificate should be furnished "as soon as possible," it was held that a delay until March after a fire which took place in November was not a sufficient compliance with the conditions. So a delay of thirty-eight days in giving notice of loss was held to release the insurers.

280. When a loss occurs is it optional with the insurance companies to pay the amount insured, or to replace the property destroyed?

Most of the fire policies used in this country give the insurers the right of rebuilding or repairing the premises destroyed or injured by fire instead of paying the amount of the loss. But where they elect to rebuild or repair, and the cost does not equal the amount insured, the balance is not extinguished, but remains as an insurance on the new building, or, in other words, if the new building burn down while the policy continues, the insured may claim so much as, added to the cost already incurred, shall equal the sum for which he was originally insured.

When it is desired to insure loss of rent, or of profits, during the time the premises are being rebuilt, this must be specifically stated, otherwise the policy will not cover it.

281. Will non-payment of the PREMIUM vitiate a policy of insurance?

In insurance against fire it is important, on taking out the policy, to *pay the premium*. Policies against fire usually contain a provision or condition that no order for an insurance shall be of any force until the premium be

first paid to the company: and all persons desirous of continuing their insurances can do so only by a timely payment of the premium. In marine policies, the non-payment of the premium will not affect the validity of the insurance.

The subject of Marine Insurance is so comprehensive and full of points that it would require an entire volume for its consideration.



CHAPTER XIX.

FORWARDING GOODS.

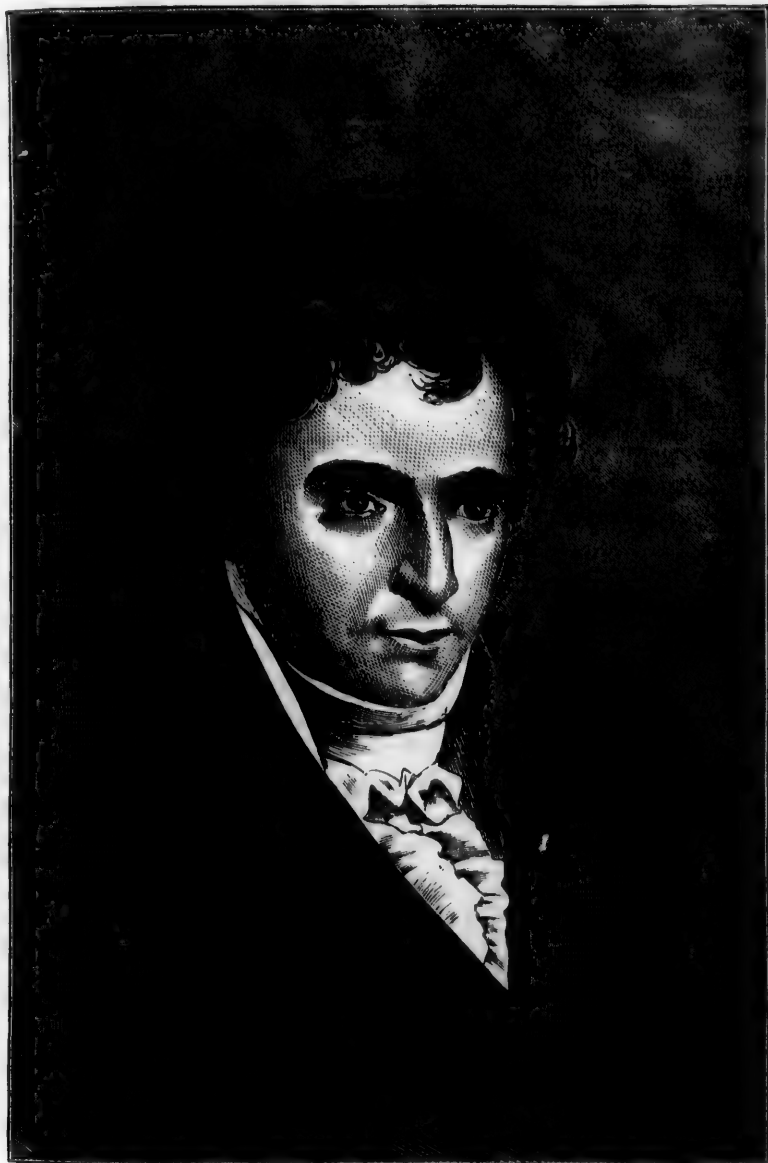
"Common carriers undertake generally, and not as a casual occupation, and for all people indifferently, to convey goods and deliver them at a place appointed, for hire, as a business, and with or without a special agreement as to price. They consist of two distinct classes of men, viz.: inland carriers by land or water, and carriers by sea. As they hold themselves out to the world as common carriers for a reasonable compensation, they assume to do, and are bound to do, what is required of them in the course of their employment, and if they refuse, without some just ground, they are liable to an action."—SHARSWOOD.

282. *SUPPOSE you send goods to their destination by a private carrier, who takes them either for or without pay, what recourse have you upon him in case they are lost or damaged during the transit?*

A man who is not a public carrier, and yet undertakes for hire, to carry and deliver goods, is responsible if he do not exercise ordinary diligence in their care, but if he carry them as a favor without expecting compensation, he is responsible only for gross negligence.

283. What are the rights and responsibilities of a "common carrier?"

The law in relation to the rights and responsibilities of one who undertakes the carriage of goods as a business is quite peculiar. He is bound to take the goods of all who offer, if he be a carrier of goods; and the persons of all



ROBERT FULTON,
The Inventor of Steam Navigation.

who offer, if he be a carrier of passengers ; and to deliver them safely. He has a lien upon the goods which he carries, and on the baggage of passengers for his compensation. He is liable for all loss or injury to the goods under his charge, although wholly free from negligence, "unless the loss happens from the act of God, or from the public enemy."

284. Who are considered in law as common carriers ?

Railroads, expressmen, lake, river and coast packets, truckmen or draymen, hackney coachmen within their accustomed range, and proprietors of stage coaches so far as respects the carriage of passengers and their baggage.

[If drivers of stages or omnibuses, says Parsons, commonly carry and receive pay for goods or parcels which are not the baggage of passengers, *and are held out and advertised, or generally known as so carrying them*, they are common carriers of goods, and the proprietors are liable for the loss of such parcels, although neither they nor the drivers were in fault. But if there is no such habit or usage, and the driver receives such a parcel to be carried somewhere, and is paid for it, the driver carries it as a private carrier, and not as a common carrier, and is chargeable only for negligence or fault. And if a line of carriages is established for passengers, and the driver does not account for what is paid him for occasional parcels, but takes it as his own perquisite, the proprietors are not answerable even for the driver's fault or negligence, unless circumstances in some way bring the fault home to them.]

285. What is the duty of a common carrier with reference to goods marked with specific directions, as "glass,

with great care," or "this side uppermost," or "to be kept dry?"

He may decline altogether to take goods marked in this way; but, if he accept them, he is bound to comply with the directions.

In a Massachusetts case, where a box containing a glass bottle filled with oil of cloves was delivered to a sailing packet, to be carried from Philadelphia to Boston, marked "glass—with care—this side up," it was held that this was a sufficient notice of the value and nature of the contents to charge him for the loss of the oil occasioned by his disregarding such direction, although it was contended that the bottle was not strong enough, and was badly packed. The court said, that as the carriage is a matter of contract, as the owner has a right to judge for himself what position is best adapted to carrying goods of this description with safety, and to direct how they shall be carried, and as the carrier has a right to fix his own rate of carriage, or refuse altogether to take the goods with such directions, the court are all of opinion that if a carrier accepts goods thus marked, he is bound to carry the goods in the manner and position required by the notice.

286. When goods have been carried to the place of their destination, but are destroyed by fire before they are actually delivered to the party for whom they were intended, is the carrier responsible for them?

As a general rule, a common carrier is always liable for loss by fire, unless it be caused by lightning; and this rule has been applied to steamboats. But the question of responsibility generally arises when goods are lost after they have arrived at their destination, but before their actual delivery.

As to the way, and the place at which the goods should be delivered, much must depend upon the nature of the goods, and much also upon the usage in regard to them, if such usage exists. A man may carry a parcel into the house, and deliver it to the owner or his servant; a wagon or cart can go to the gate or into the yard, and there deliver what it carries; a vessel may leave the goods at any safe and accessible wharf at which such goods are usually left, and a railroad company has finished its transit at its terminus, though the law on the point, when the responsibility of a railroad company, as a common carrier, ends, is not yet settled. As a general rule, a carrier is not exonerated from loss until he has made actual delivery, or given notice to the owner.

When the consignee cannot be found after reasonable inquiry, a delivery to a responsible wharfinger or warehouseman will discharge the carrier from further responsibility.

287. Can a carrier relieve himself from liability for loss by giving notice that he will not be responsible for accidents, or only to a certain extent?

It is well settled that a carrier can, by express agreement with the senders of goods, relieve himself from liability for their accidental loss or injury, but whether a notice on a receipt, or on a ticket, or in a newspaper, will amount to an agreement that the forwarder had assented to the terms, is a question of fact for the jury to determine in each case, under the direction of the court. A carrier cannot, even by express agreement, relieve himself from loss occasioned by his own wilful or fraudulent misconduct, or that of his agents.

288. Is a railroad company or other carrier responsible for *merchandise carried as a passenger's baggage*?

A carrier of passengers is responsible for their baggage; but he is responsible only to the extent of what may fairly and naturally be called baggage. It has been decided that money in a travelling trunk, exceeding the amount ordinarily carried for travelling expenses, is not baggage; and in New York it was held that a steamboat company was not liable for the loss of a trunk containing valuable merchandise and nothing else, although it did not appear that the plaintiff had any other trunk with him. On the other hand, in Pennsylvania it was decided that a carpenter whose trunk was lost, containing carpenters' tools to the amount of fifty-five dollars, was entitled to recover their value. A carrier is only responsible for such baggage as is actually placed in his care; and "so, if a passenger keeps his baggage, or any part of it, in his own hands or within his sight or immediate control, instead of delivering it to the carrier or his servants, the carrier is not liable, *as carrier*, for any loss or injury which may happen to it; that is, not liable without actual default in relation to these specific things."

In the United States a traveller is permitted to prove, by his own testimony, the contents of a lost trunk or box, and their value; and the testimony of the wife of the owner is also admissible for the purpose, which constitutes a peculiar exception to the general rules of evidence.

289. In what respect does the shipping of goods by sea differ from forwarding them by land carriers?

Especially in the fact that the ship itself, as well as its owner, is liable for any damage done to the cargo, from improper loading, or want of care, or non-performance of

duty, at least until the vessel passes into the hands of a purchaser for value without notice; on the other hand, if the ship fulfils all its duties, the owner may look to the shipper for the payment of his freight, but is not obliged to do so, because he may keep his hold upon the goods, and refuse to deliver them until the freight is paid.

290. What should the bill of lading contain?

It should contain the names of the consignor and consignee, of the vessel and the master, of the place of departure and destination; also, the price of the freight, with primage and other charges, if any there be; and either in the body of the bill, or in the margin, the marks and numbers of the things shipped, with sufficient precision to designate and identify them. Usually one copy is retained by the master, and three copies are given to the shipper; one of them he retains, another he sends to the consignee with the goods, and the other he usually sends to the consignee by some other conveyance.

291. If goods are damaged by any of the perils excepted in the bill of lading, as "the dangers of the sea," is the freight payable?

If the goods, though damaged so as to be worthless, can be delivered, as it is called, "*in specie*" (as corn or hides, although rotten, flour though wet, fish although spoilt), the freight is payable; for an excepted risk is the loss of the shipper, and not of the ship-owner. But where the goods are lost in substance, though not in form, that is, "although the casks or vessels are preserved, as if sugar is washed out of the boxes or hogsheads, or wine leaks out of casks, by reason of injury sustained from peril of the sea, though the master may deliver the hogsheads or boxes

or casks, this is not a delivery of the sugar or of the wine, and no freight is due." If the goods are injured or actually perish and disappear, from internal defect, or decay, or change, that is from causes inherent in the goods, as where cotton thread was damaged by the humidity of the ship, the merchant must bear the loss as well as pay the freight.

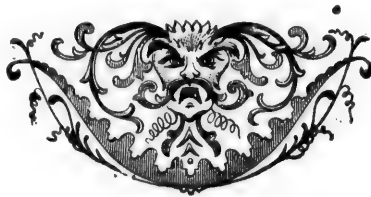
292. Where goods are forwarded by sea, river, or lake, and they are thrown overboard to save the vessel, what claim has the owner of the goods on the owners of the ship?

The claim of "general average." The law supposes that all who are interested in the ship or cargo agree together beforehand, that if a sacrifice of a part can save the rest, that sacrifice shall be made; and if it be beneficial to any for whom it was made, such persons shall bear their share of it by contributions to him whose property was purposely destroyed for their good. In other words, if any man's property be destroyed for the benefit of his neighbors, they who are helped by his loss ought to make up his loss; and their contributions shall be in proportion to the value of the property saved for them by the sacrifice. Any loss which comes within this reason is an *average* loss.

293. When a ship or cargo is in imminent danger of destruction, and is saved *by the exertions of others* than the officers and crew of the vessel, what claim have the salvors upon it?

They have what is called in law a claim for *salvage*, and have a right to keep possession of the saved property until their claim is satisfied; or until a court of admiralty takes possession of it for their benefit, and decides whether any salvage, and if so, how much, shall be paid. Any persons

may save property in danger of perishing at sea, whether they are or are not requested to do so by the owner, or his agent; and the persons so saving it acquire a right to compensation. A passenger may be a salvor of the ship he sails in, because he has no especial duty in regard to it; but neither the master, nor officers, nor sailors of the ship that is saved can be entitled to salvage. The law considers that sailors might be tempted to let the vessel get into danger, if they could expect a special reward for getting her out of it.



CHAPTER XX.

SPECULATING IN MERCHANDISE AND STOCKS.

"Let your first efforts be, not for wealth, but independence. Whatever be your talents, whatever your prospects, never be tempted to speculate away on the chance of a palace that which you may need as a provision against the workhouse."—BULWER.

294. **W**HAT is the peculiar occupation of a speculator?

A speculator is an important businessman without any business. He exercises a controlling influence in all markets and yet belongs to none. He has been compared to a comet among the fixed stars, for he moves in a mysterious way. He buys when business is dull and prices are depressed, and sells when prices are high and the demand is brisk. A speculator may be called the fly-wheel of trade, for he equalizes its motions, preventing the extreme of prices. He often benefits both producers and consumers, for by buying when prices are below the average, he keeps them from going still lower, and thus benefits the producer; and by bringing out his stock and selling it when prices are high, he puts a limit to extortion, and thus benefits the consumer.

295. What is the distinction between a trader and a speculator?

A trader depends upon customers: a speculator has none. A trader buys when he needs stock, whether prices be high



JAY GOULD,

A noted Wall Street Operator and Constructor of Railroads and
Telegraphs, estimated to be worth over Eighty Millions of
Dollars.

or low; a speculator buys only when prices are below the average and will probably rise. A trader sells to his customers at a small advance on cost; a speculator holds until he can get a satisfactory profit, and regards the world as his market. A trader depends upon small but regular gains for his profits; a speculator expects to make a fortune, and suddenly.

296. What things are essential to success as a speculator?

A merchant of Boston enumerates *time*, *capital*, and *courage*, and these are of little avail without judgment. All speculation has reference to a future in which the question of time is involved. Results are never immediate. Capital is of course essential, and if a man lacks courage he will never make a speculator, for he ought to be large of faith—a believer in things not seen. Activity is essential to trade; patience in speculation. Nothing is to be done when nothing is to be gained—a maxim which, from the necessity of keeping customers, cannot always be followed in trade.

297. What qualities fit any commodity for the purposes of speculation?

Frequency in the change of its price, and, secondly, the extent of that change; it being obvious that alteration—a fall as well as a rise—is necessary to the purpose of a speculator; and the extreme of prices is that which he will chiefly look to, or in which he will seek his gain. As a general rule, manufactured articles are not safe objects of speculation, except, perhaps, certain standard fabrics, which from accidental circumstances have been depressed in price, or, as it has been advised, “You should not speculate in axe-handles, wooden bowls, hoop-poles, shoe-pegs, washing-

machines, or mouse-traps, because country-men and mechanics can make them to order in any quantity when they are wanted."

298. What are the proper objects of speculation?

Agricultural produce of most kinds : flour, cotton, sugar, coffee, tea, etc., which will amply suffice for a speculator to make a fortune, or to lose one. "Without doubt," says the authority before quoted, "occasionally very large sums are made by opportunities which it requires but a very ordinary share of sagacity to foresee and take advantage of. Such, however, is the variety of productions afforded by commerce, or brought into demand by the necessities and luxuries of man, and the complex state of things thereby occasioned, that when an object of speculation is dismissed, or fails, a wide field exists in which to look out for another ; there is, in fact, always something which is plentiful or scarce, that is, at a price below or above the average—namely, grain, or a particular species of grain, cotton, hemp, flax, wool, leather, oils of various kinds—whale, palm, olive, seal, sperm, cod—whalebone, rice, sugar, coffee, tallow, tar, turpentine, saltpetre, indigo, etc.; so that a person may, at any given or particular time, have an opportunity of laying the foundation of a speculation by purchase, or of finishing it by sale ; if not the one, at least the other ; and the state of things which fits for the one is just as necessary as that which fits for the other. Thus may irregularity be converted into regularity, and that which is in its nature occasional, made permanent, or the subject of a continued mode of operation, or one speculation be uniformly succeeded by another."

299. Should a speculator invest all his capital in one commodity, or have different ventures at the same time?

If a person be inclined to make speculation a business, it would seem best to invest only a part of his capital in any one commodity, so as to have several speculations afloat at the same time, different in their stages; some, if possible, always commencing, and others falling in, or terminating. By these means it may be brought more nearly to the nature and condition of a regular trade, in which not only is a person's whole capital with some certainty engaged, but an average established, rendering it more uniform and safe.

300. How is a speculator to know when a commodity is at its highest or lowest price?

By careful reference to elaborate statistics, and attending to great political and commercial changes. "Take a commodity and find out the average price of years, excluding from consideration extreme cases, and when the price has fallen below the average of years, buy. Thus, let us suppose that this commodity is flour, that there has been a great crop of wheat, or that the price has fallen below the average, or in other words, it has become cheap; if the harvest after all be bad, you gain; if otherwise, it does not follow that you are to lose; sell, and replace your old stock by a new one.

"An Englishman of some celebrity used to say that the first of his ancestors of any note was a baker and dealer in hops, who, on one occasion, to procure a sum of money, robbed his feather-beds of their contents, and supplied the deficiency with unsalable hops. In a few years a severe blight universally prevailed, hops became very scarce, and enormously dear; the hoarded treasure was ripped out, and a good sum procured for hops, which, in a plentiful season, would not have been salable; and thus, said he,

'our family *hopped* from obscurity.' Hops are said to fail, on an average, every five years—a hint to speculators. The rule laid down in reference to flour applies equally well to cotton, but—take care of your statistics. Distrust the newspapers which tell you that 'the cotton crop has entirely failed at the South.'"

301. Why is nerve especially necessary to a speculator?

Because he must always act contrary to appearances as men generally view them, and, believe, "contrary to what the fabulous first inhabitants of the earth are reputed to have done, that the sun will rise again after it has set. He must buy when other persons will not buy, and sell when no other person will sell. If he buy at high prices in the expectation of their rising still higher and they begin to decline, he must sell at once, whether at a gain or a loss; if at a loss, to save a greater loss, for the long holder, in cases of this kind, is always the sufferer." Few have the nerve to do this: they hold on in hope of a favorable change, and thus many ruin themselves or throw away the fruits of a long life of industry by a single false step.

302. What are the rules that should govern speculation in stocks?

The safest rule for those who think of speculating in stocks to adopt is—not to speculate at all. Said a prominent broker to a gentleman who wished him to invest for him a large sum in a certain stock, "I will do so if you wish, but I advise you to first take a good look at your money, for you will never see it again. I have been in business in Wall street thirty-eight years, and during that time ninety-eight out of every hundred who have put money in the street have lost it."

The railroad and other stocks, of which over a hundred thousand shares are often sold daily at the New York Stock Exchange, are controlled in their market price by men who have large capital and very little conscience, and those who deal in these stocks simply bet on the probable action of tricky men and invisible cliques. Stocks thus manipulated abnormally rise when every extraneous circumstance favors a decline, and they fall when all outward indications point to a rise. All stocks subjected to such influences, or which are not allowed to follow the natural causes that produce fluctuations, should be rejected as not affording a fair chance for legitimate speculation.

But while speculating in stocks is well known to be extra hazardous, men and women and even preachers will continue to try their luck in spite of protests and of their own better judgment, and in so doing, they cannot adopt safer rules than those given by Ricardo, who made a large fortune at the London Stock Exchange by acting upon them, and who is the author of several works on finance. These were :

"Never refuse an option."

"Cut short your losses."

"Let your profits run on."

By cutting short one's losses, Mr. Ricardo meant, that when a man had made a purchase of stock, and prices were falling, he should immediately sell, and not hold on in the hope of a better market; but while profits were running on they should not be arrested until they had culminated. "Cut short your losses," is the most valuable advice that can be given to a speculator; but to do so requires more nerve than most men possess. The inexperienced speculator, when he finds that the stock he has bought has begun to decline, holds on more tenaciously in hope that it will rise again, and thus he allows his losses to swell from

hundreds into thousands, until he is overwhelmed. A man who has not the nerve to cut short his losses may take it for granted that Providence has not designed him for a stock speculator :

"Who strives to sit out losing hands, is lost."

With regard to the indications by which one may foresee a rise or a decline in a speculative stock, they are as unreliable as the weather prophecies in an almanac. It may, however, be asserted with reasonable certainty, that when the bonds of a corporation have advanced in value, this will be followed by a rise in its stocks. And when a railroad company passes its dividends or loses its business, there will be a decline in its stock. But the safest rule is—to follow the market and cut short losses.

Within a few years the long-headed operators of Wall street have devised a series of privileges that, if properly used, afford small operators a safeguard for their ventures which they did not formerly possess. These privileges have been severely condemned by writers whose opinion on some subjects would be entitled to respect, but they seem more worthy of commendation than condemnation, if speculation be at all admissible. For instance, a small operator wishes to buy a hundred shares of a certain stock : he can now buy the privilege of putting this stock within a specified time to another party at a specified price, and thus limit his risk to an ascertained sum, or if he wish to sell a stock "short" he can buy the privilege of "calling" it at a certain price and thus limit his loss ; in other words, he buys a guaranty that his losses in the operation will not exceed a certain sum, provided the guarantor remains responsible during the continuance of the contract. This is

a very judicious way of speculating in stocks, especially for operators who can afford to lose only a small sum.

[Recently a book has been written by an Ohio farmer, and published on the "future ups and downs in prices" of certain leading staples of commerce and speculation, such as Pig Iron, Pork, Corn, and Provisions. Its author has made predictions in the past that have been verified, and claims to have discovered a rule by which the future of markets in these commodities may be foretold. He states it thus: "We must look to the past ups and downs of average prices; then ascertain how many years it takes to complete an up and down in any product or commodity, then determine in what order the ups and downs are repeated in the next cycle, and if there is found any noticeable periodicity in cycles, then we have a rule which can be applied to the future." He predicts that the price of pig iron for the years 1878 to 1881 inclusive will be on the ascending scale, that the iron trade will then be prosperous, and "in these years, especially the last two, money will be made very fast in this business, unless trammelled by unwise legislation upon the currency and the tariff; but in the year 1881, in the months of September and October, the price will be at the highest. After these months in that year, the prices will have a downward tendency and begin to tumble," and will continue to decline for seven years, causing a great depression in the iron business. In the years 1889, '90, and '91, the price of pig iron, he prophesies, will again be on the advance, and it will require three years to reach its highest point which will be in 1891. This will be a period of money making in the iron business, and years of general prosperity in all departments of trade and industry. After 1891 the price of pig iron will decline for six years, and those engaged in its production should take warning accordingly, for "we may look for squalls in the money market, blue Mondays, black Fridays, and tornadoes in banking, and the first financial flurry under the coming specie basis, which will have to rest upon a confidence artificially created and artificially supported, unless the currency is contracted to that minimum which would prostrate the industries of the country." He says very truly that the Iron manufacture is the barometer of trade, and "as it rises and falls in the scale of prosperity, so does the general business of the country."

With regard to Pork, Corn, and Provisions, Mr. Benners predicts that the advance in price will follow that of pig iron and culminate in 1880, then decline for three years, then advance for three years, decline for

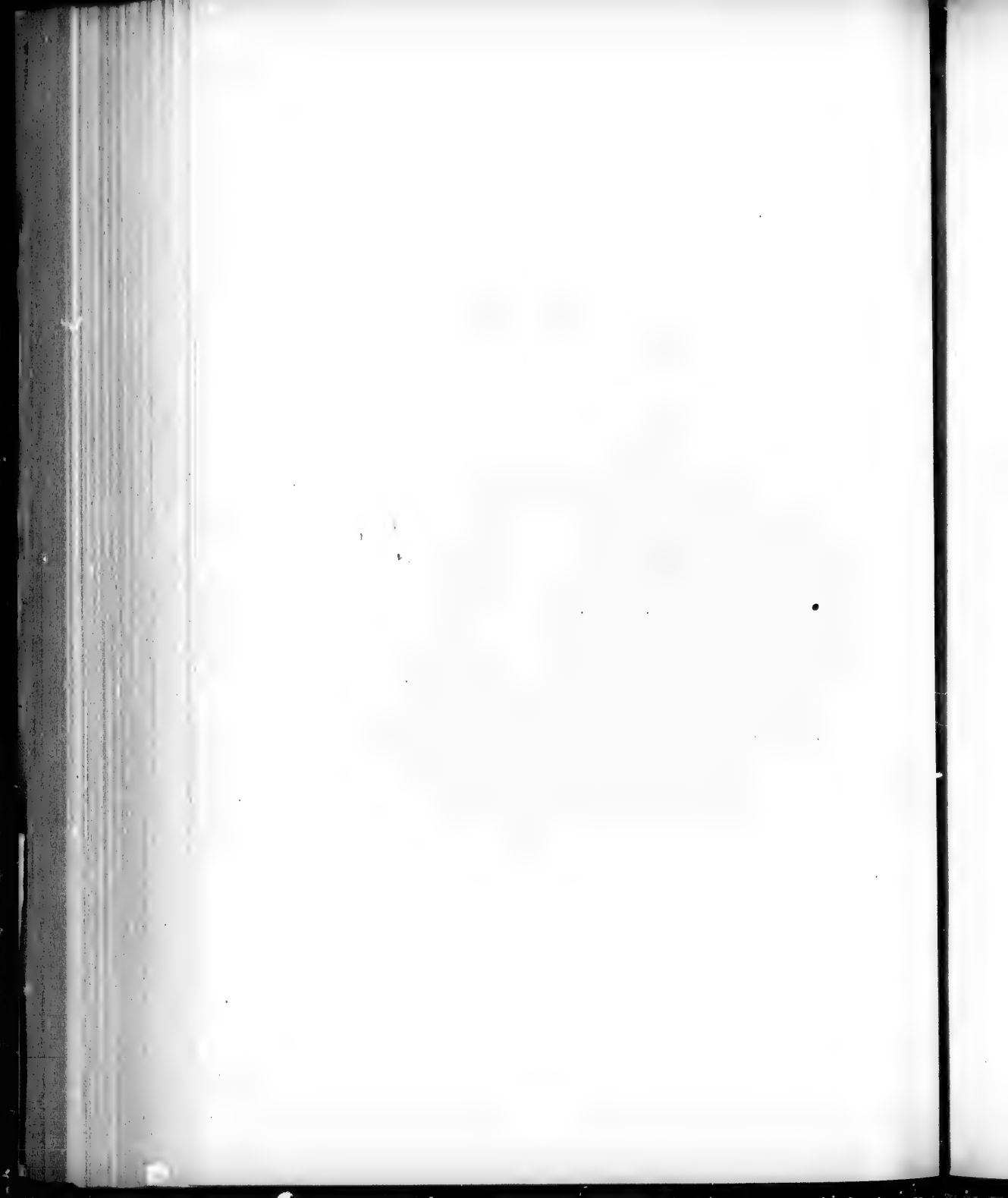
two years, and again advance until 1891, when "we predict a panic which will not be confined to the United States, or this continent, but will sweep over the world, like the panics of 1819 and 1857, and be felt with equal severity." Speculating in hogs, he naively remarks, is generally with the majority a matter of "heads and tails;" when successful they are owlish wise, and of course, know all about it; but when *tails* then "the devil is in the hog."

The "ups and downs" in prices of pig iron, corn, and provisions, and the activity and depression in general trade, are no doubt caused by an over and under production for a term of years, and the writer we have quoted has an idea that these cycles in prices, which are so well defined, and repeat themselves with such surprising accuracy, are connected in some way with the cycles of nature, which have their origin in causes that are constant and uniform. Extremes in weather have always been attended by high prices in corn and pork, and the years 1889 and 1890, it is predicted, will be years of extreme weather, producing short crops and high prices. Mr. Benners announces, "We have information from high astronomical authority, that in the year 1880, we are to have a planetary combination as to three of the largest planets connected with our solar system, such as has not occurred before for about 2,300 years. These planets are all to reach the nearest point in their orbits to the sun at the same time, having the effect upon the earth of the most violent and wonderful changes in her atmospheric and magnetic system THAT HAS EVER BEEN RECORDED IN HISTORY."].

We say to all and singular, who shall read the above: Never speculate; but *when* you do, be sure to mind our rules.



JAMES GORDON BENNETT,
Founder of the New York Herald.



CHAPTER XXI.

ON FAILING IN BUSINESS.

"Wouldst thou be rich? Consult not the rich man, but the bankrupt. 'Tis more to know what to avoid, than what to do."—ANON.

HERE is such a "powerful element of failure in all human affairs," that, despite all rules and admonitions, it is easier to fail than to succeed in business. The road that leads to insolvency is broad, easy to travel, bordered with flowers, and full of pleasant company; whilst the path that leads to wealth or fame is narrow, hilly, and hard to climb, requiring more labor and self-denial than most travellers are willing to expend. The causes of failures in business are as numerous as the follies of mankind; but of the cases which are adjudicated in the bankrupt courts, it is said that fully one-half may be traced to imprudent expenditures, or in expending more than the profits of their business would justify. Many failures are also caused by injudicious investments, or what are sometimes termed outside speculations—many, by overtrading with a small capital, by indorsing without reward or security, and by fickle and unstable legislation respecting tariffs and currency; some by "dry-rot," or want of enterprise; a few by robberies and fires, quarrels between partners, neglected bookkeeping, lawsuits, etc. And until men's minds are rectified and purged of the ambition to

become suddenly rich, there will always be abundant causes of failures.

303. Why is extravagance of expenditure so frequently a cause of failure?

It is certainly an anomaly in human nature, scarcely to be explained, that men, who seem as eager as fox-hounds in the pursuit of wealth, yet scatter their acquisitions as soon as they have gained them; and that those who are the most eager—whose talk by day and dreams by night are of money-making—are often the first to deviate from the narrow path, and take the broad road that leads to poverty. Though they know, from youthful experience, that it is not possible to have both the cake and the penny; though common sense tells them they cannot gather up water in a sieve, yet they continually permit their expenses to exceed their income, or add nothing to their capital. Much of the imprudence in expenditure that drives men into the insolvent courts has its origin in the vanity and folly of women. Barnum tells the story of one of his acquaintances, whose wife would have a new and elegant sofa, which in the end cost him thirty thousand dollars. When the sofa reached the house, it was found necessary to get chairs “to match,” then sideboards, carpets, and tables, “to correspond” with them, and so on through the entire stock of furniture, when at last it was found that the house itself was quite too small and old-fashioned for the furniture, and a new one was built “to correspond” with the sofa and *et ceteras*; “thus,” added my friend, “running up an outlay of \$30,000 caused by that single sofa, and saddling on me, in the shape of servants, equipage, and the necessary expenses attendant on keeping up a fine ‘establishment,’ a yearly outlay of eleven thousand dollars, and a

tight pinch at that ; whereas ten years ago, we lived with much more real comfort, because with much less care, on as many hundreds. The truth is," he continued, "that sofa would have brought me to inevitable bankruptcy, had not a most unexampled tide of prosperity kept me above it."

Among the items of imprudent expenditure may be classed all money expended for luxurious food, costly clothing, balls, pleasure excursions, party givings, and especially for wines and liquors. More than twenty years ago the author remarked that even the moderate use of alcoholic stimulants to the man whose business requires a clear intellect and constant prudence is attended with danger. It clouds the perception, and creates a feeling of boldness and recklessness, that may, in a moment, thwart the best laid plans of years. The business man who indulges at all in artificial stimulants can never be sure of himself. One glass of liquor at certain times will produce more intoxication than five at other times. Occasional periods of excess, though more disreputable, are less dangerous than habitual tippling, provided the debauchee takes the precaution to transfer his business in the meantime to another, and not resume it until every drop is purged from the system. In all cases, however, the effect is gradually to undermine energy, to impair moral principle, to provoke an irritability of the system which renders men liable to be impolite to their customers, and to quarrel in unguarded moments with those with whom it is their interest to be most friendly.

304. What is the remedy for unwise and unstable legislation that causes failures in business ?

Bad legislation in a representative government, like that

of the United States, can be remedied by the choice of wise legislators. But so long as business men do not attend the primary meetings where nominations are made; or so long as they continue to support party in preference to men, they cannot reasonably expect wise legislation with reference to business interests. And so long as they select lawyers or speech-makers for their representatives, instead of men who have shown good judgment and prudence in the management of their private affairs, legislation will partake of gabble more than wisdom. Speech-makers and lawyers are too often deserving of Lord Bacon's censure as being men desiring "rather commendation of wit in being able to hold all arguments, than of judgment 'in discerning what is true, as if it were a praise to know what might be said, and not *what should be thought.*"

[The Parliament of Great Britain, though not enlightened, and far from perfect, has points of superiority over our legislatures, as is evidenced in the stability of their legislation. They err, probably, in the other extreme. "The House of Commons wastes little, either of time or power. Its members are averse to rhetoric, and fiercely intolerant of abstractions. You will hear among them little fine speaking, but much sensible talking. What is once settled there is settled forever. They will endure no rigmarole about the rights of man, and the eternal fitness of things, and the shades of Hampden and Sydney. Many things are taken for granted, to the great saving of time and strength. Provided, too, that their work is done, they care very little how it looks. Acts of Parliament are often clumsily drawn, but they generally hit the grievance between wind and water. Everything is for use, and nothing for show. Parliament is, in short, *a factory for the making*

of laws, and they will no more listen to a professor's discourse on the principles of legislation, than the operatives in a mill at Lowell would leave off their work to hear a lecture on the force of gravity, or the pressure of fluids."]

305. In what way do failures arise from injudicious investments and outside speculations?

In mercantile life especially, there are times when by the accumulation of profits, or the temporary disuse of capital, a surplus of cash arises that seeks temporary investment. This is a period of great temptation, and of great peril. Frequently, about this time, some very promising speculation is heard of, either in stocks, land, produce, a country seat, or short-horns; and having the spare cash on hand, the merchant is tempted to try his luck in something entirely foreign to his business; and the result generally is, that one outlay is succeeded by another, until not only the surplus funds, but a part of the capital actually needed in his regular business, is locked up in unavailable securities. Generally, too, when men are the least prepared for it, and all are chin-deep in outside speculations, a commercial crisis occurs, and suddenly none but the best securities are available as collaterals for loans. Then failures ensue, and astounding revelations are made. Men who were thought to be prudent are found to have been visionary; dry-goods merchants, it is discovered, have been produce speculators, and bankers who, it was supposed, were doing a safe banking or strictly stock commission business, are revealed as gigantic speculators in railroads and wild lands in the far West. Cash and property, it must be remembered, are two very different things in merchandising, and a reserve capital should always be invested

in such securities as are readily and at all times convertible into money.*

* Merchants who are in the practice of making advances on consignments of produce, are especially liable to commit errors by which their capital becomes locked up in unavailable securities. Even the Rothschilds are reported to have lost large sums in this way. It is quite legitimate, says an English authority, "for a merchant residing at home to advance his capital on produce consigned to him abroad, or for a merchant residing abroad to advance his capital to the producer on the spot, in anticipation of the future sales of the produce prior to its shipment. And it may even be legitimate to make advances on a growing crop, especially when the state of the law admits of an assignment of such property in that state, and secures its delivery, and when the commodity does not require to pass through a manufacturing process before it is ready for market. But beyond this point, it is impossible the merchant can pass without great hazard; or at least without accepting what cannot be called a good mercantile security. Up to that point, the repayment of his capital is guaranteed by the ultimate sale of the produce he holds, either in the form of bills of lading, dock warrants, or bills of exchange, securities representing his advances until the actual capital is again re-

turned to him. But the moment the merchant passes this point in his advances to producers, the moment he lends money for the purchase of implements, or machinery, or land, or its improvements, on the security of the estate or its plant, that moment he has invested his money in a fixed, in the place of floating security, which is inconsistent with his occupation as a merchant, and is calculated to be productive of great danger in the case of pressure in the money market, especially if he is otherwise availing himself of much of his own credit in his business. *From a neglect of this plain rule in commerce, there have been greater losses sustained than from any other cause. . . .* It is not difficult to discover the sort of irresistible means by which houses become implicated in such securities, and get their capital inconveniently locked up. First, a merchant advances on the produce of the planter; next, competition and the urgent requests of the planter induce him to advance on the growing crop before it is in. All experience has proved that the first advance of this kind becomes a precursor of other advances which are necessary to secure the first; until, on the arrival of a period of pressure, the merchant finds that his capital, instead of being available

306. Passing from the causes of failure to the circumstances that attend failures, we may inquire first, **WHEN SHOULD A MAN FAIL?**

Generally, or in most cases, a man has no choice as to the time when he shall fail, but no one who can possibly avoid it should fail merely to save himself from loss. By doing so he unnecessarily endangers the failure of others who rely upon him in order to meet their own payments; and unjustly disturbs confidence among business men in general. When, however, he discovers that he is insolvent, the sooner he fails probably the better. It is an old Shakspearian truth that "Sorrows come not single spies, but in battalions;" and when a train of unfortunate circumstances has so set upon a man as to reduce him below the line of solvency, the sooner he arrests it by a prompt winding-up, the better for himself and his creditors. The catastrophe of failure, except in great commercial crises, seldom comes at once. The shadows of it are often cast before. As they deepen and thicken, they offer continual temptation, hard to resist. In this protracted agony, it is that men commit the greatest errors—errors, which, with sometimes perhaps an undue severity of judgment, fasten a stain upon character that no time can efface.

307. What are the ordinary symptoms of an approaching insolvency?

Ordinarily a debtor, whose means are on the wane, resorts to expedients which prolong as well as indicate the struggle, but which rarely avert the dreaded result. The

as it was when in proper mercantile securities, is locked up in unavailable securities abroad, and though he may show a large balance of property in his favor, he is reduced to the painful necessity of suspending payment."

following are among the most common: he first seeks pecuniary assistance from relatives, or personal friends; and when this source is exhausted, as it soon will be, he obtains from, or exchanges with, his acquaintances, or neighbors in business, accommodation notes—which he disposes of “on the street,” on terms to suit purchasers. When these notes approach maturity his next expedient to raise money generally is to purchase on credit more goods than his ordinary transactions require, and pledge them for advances, or dispose of them by forced sales at auction. By-and-by, one or two acceptances are allowed to be protested, for which, however, very plausible pretexts are offered. But the “accident” becomes chronic; and the debtor passes from the hands of the brokers into the hands of the lawyers. Legal proceedings being commenced against him, he, as a last resort, seeks to postpone judgment, and gain time for “something to turn up,” by the interposition of fictitious defences. Judgments impend, executions threaten, and then the debtor either assigns his property for the benefit of his creditors, or suffers the law to take its course.

308. What ought a man to do when he discovers that he is in embarrassed circumstances?

“The first thing a man has to do,” says the Hon. John Sargeant, “is to take honest counsel with himself; to state the case fairly; to examine it deliberately, and decide it justly; to go through with it as a work he is bound in conscience to perform; not slightly, not carelessly, not deceitfully, but thoroughly, as if he were upon his oath to make a true inventory and appraisement. He is to look at his books, not to see the figures there set down, but whether the value is what they represent. Such a work is hard, very hard. Many a man closes his eyes because he



JAMES HARPER.



JOHN HARPER.

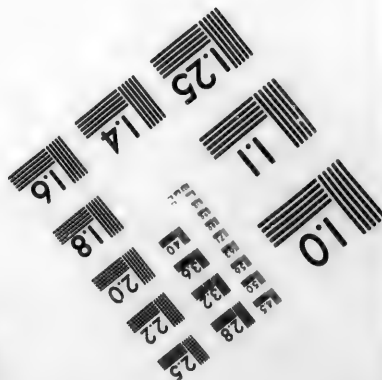
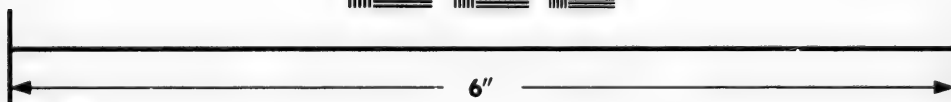
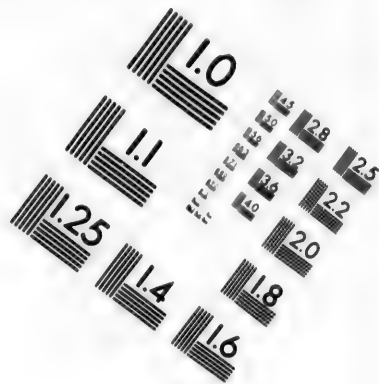


JOSEPH WESLEY HARPER.



FLETCHER HARPER.

THE FOUNDERS OF THE HOUSE OF HARPER & BROTHERS.

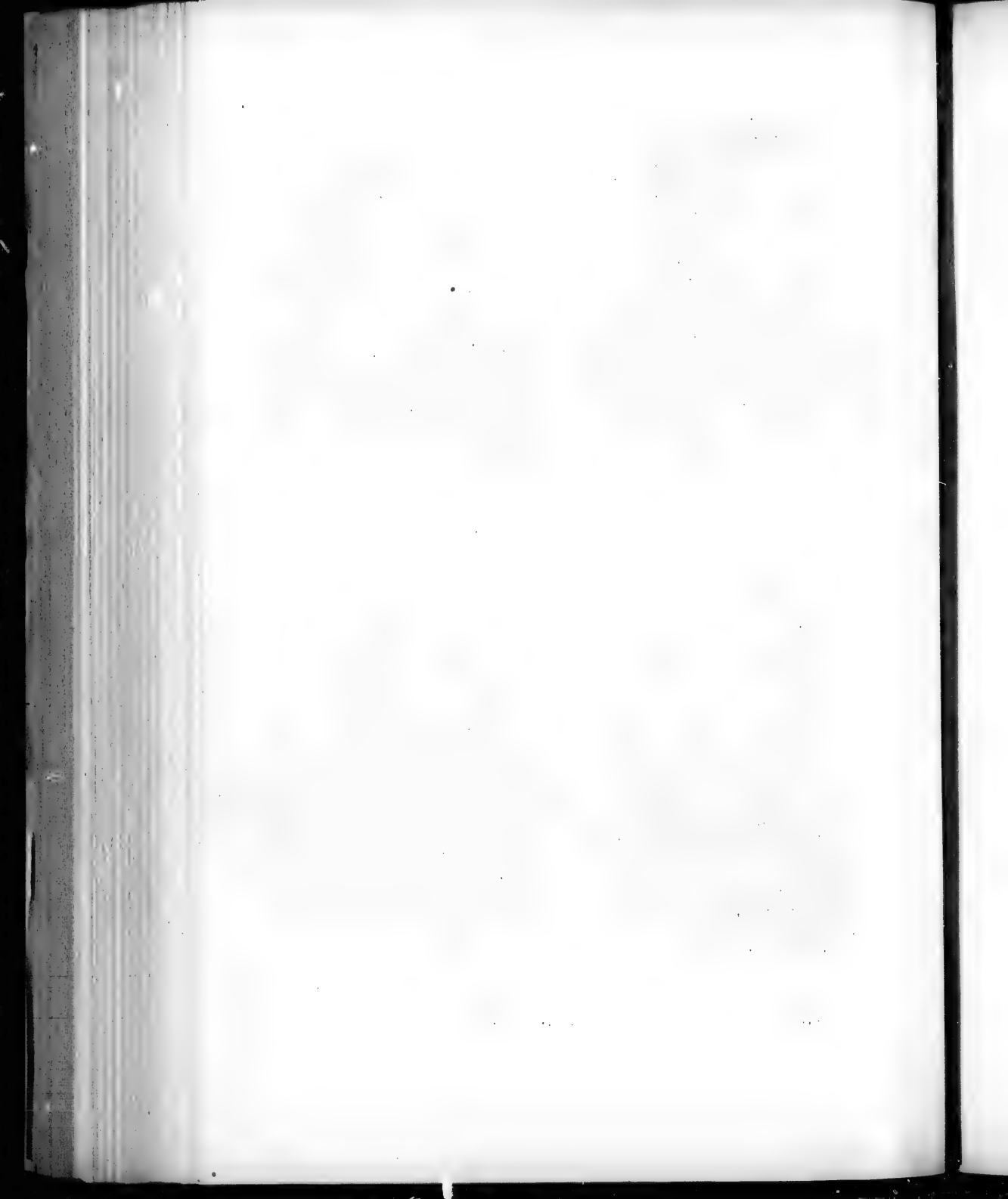


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knows what they would see if they were opened. He perceives, but he voluntarily makes his perception indistinct, and persuades himself, or tries to persuade himself, that the truth is obscure when he knows it is clear. He cannot plead ignorance, and is therefore accumulating for himself a store of self-reproach; for finally he will be compelled to confess that he has sinned against knowledge. The next thing to be done is to consult *judicious friends*. If it be hard for a man to look steadfastly at a painful and humiliating truth, still harder is it for him frankly to make it known to others. Yet it must be done, if we would profit by the advice of friends. And, lastly, it is the duty of a man, in these circumstances, to counsel with his creditors; for it is their interest that is to be dealt with. Safe counsellors they will be found, and generous ones, too, if they are honestly treated."

309. Where a debtor proposes to compromise with his creditors and obtain their release, what proposition as a general rule will he find the most acceptable to the majority?

Creditors very naturally prefer a hundred cents on the dollar for their claims, but where they cannot obtain that, they prefer a smaller dividend in cash to the promise of the whole amount at some long period in the future. "Ordinarily," says Mr. Terry, "short time compromises are much more readily obtained than long time ones. When no security is given, the difference in rate between the two may fairly be estimated at 2 per cent. a month for the difference in time. That is, practically, an offer of 50 per cent. at an average of twelve months' time, could readily be commuted to 44 per cent. at six months, and the latter would generally be preferred. When security is given, the difference

is much less, and depends somewhat on the completeness and availability of the security. It will always be found in practice greater than the current rate of interest in the business circle of the particular locality. In 1857 a suspended house offered to their creditors the following option: they would pay in full at one, two, three, and four years, or would pay 75 per cent. in six, twelve, and eighteen months, or give indorsed paper for 60 per cent. at three, six, nine, and twelve months, or 50 per cent. cash paid down. The greater portion of their creditors *preferred the 50 and 60 per cent. offers.*"

310. Where a satisfactory arrangement cannot be made with creditors, what is the duty of a debtor who finds himself in failing circumstances?

"When a person becomes aware," says Gazzam, "that he is what the law denominates insolvent, he should without delay file a petition to have himself declared a bankrupt; as this is a duty he owes to his creditors and himself, and except in extraordinary cases there can be no just cause for delay, for the law clearly contemplates this action on his part."

During the decade, beginning in 1860, both England and the United States enacted what are called General Bankrupt Acts. In England, under their various bankruptcy acts, the courts have treated with much severity business men who have absented themselves to delay creditors, or who have departed from the realm without making suitable provision for the payment of their debts. They have decided that a trader who absents himself from his place of abode, or place of business, even for a short time, to avoid a creditor, commits an act of bankruptcy. They decided that a man who was in the habit of frequenting

the Exchange to collect news, and left it at the sight of a creditor, desiring a friend to say he was not there, should be declared a bankrupt (2 March, 236). But the United States bankrupt law of 1867 is much less strict in its provisions than the English. It provides for voluntary and involuntary bankruptcies. A debtor, whether citizen or alien, having debts exceeding \$300, which he is unable to pay in full, may apply to a United States judge of the district where he has resided or carried on business for six months immediately preceding the time of filing his petition, setting forth his place of residence, his inability to pay his debts in full, his willingness to surrender all his estate and effects for the benefit of his creditors (annexing to his petition a schedule of his indebtedness, and an inventory of his estate, both verified by oath), and if he complies with the requirements of the act, and has assets equal in value to 50 per cent. of the debts proved against his estate, or if he can produce the written assent of a majority of his creditors in favor of his release, he shall be entitled to a discharge from his indebtedness to all creditors mentioned in the schedule. A creditor whose name is omitted from the bankrupt's schedule is not bound by the discharge, and may maintain an action to recover his debt in a State court.

A debtor may also be thrown involuntarily into bankruptcy, on petition of one or more of his creditors, who shall prove that he has left the State with intent to defraud his creditors, or who, being a "banker, broker, merchant, trader, manufacturer, or miner," has stopped payment on his commercial paper, and not resumed within a period of fourteen days, and for other reasons set forth in the 39th section of the act. Ordinarily a bankrupt estate is settled up by an assignee, appointed by a majority of the creditors,

or by the judge or register; but where three-fourths in value of the creditors shall prefer that the estate be wound up and settled by trustees, nominated by themselves, and to act under instruction of a committee of creditors, it shall be lawful for the court to appoint such trustees. This act forbids preferences among creditors on the part of the debtor, though wages to the amount of \$50 have priority in settlement under the law itself, and declares that all conveyances of property made in contemplation of insolvency, or within four months before the filing of the petition by or against him, to one having reasonable cause to believe such person to be insolvent, shall be void, and the assignee may recover back the property or its value. A merchant or trader who, since the passage of the act, has not kept proper books of account will not be entitled to his discharge if opposition be made. It has been decided that a failure to keep a cash book, or an invoice or stock book, will prevent a bankrupt merchant from obtaining his discharge. The law, though lengthy, is so important that we may insert it in full in the Appendix, for no brief summary can give a correct idea of its many and nice points, and those who are specially interested should consult Bingham's or Gazzam's Treatises on the subject.

311. Inasmuch as preferences are forbidden under the American Bankrupt Law, how may creditors safely obtain security for doubtful claims from insolvent debtors?

The Bankrupt Act does not, or will not disturb any security, whether a mortgage security, attachment, or judgment lien, given to a creditor fully four months previous to the filing of a petition in bankruptcy by or against the debtor; hence it is the interest of creditors who have secured their claims by preferences to assist and sustain their

debtors so that they will not be thrown into bankruptcy before the securities have fully matured. Creditors may also dispose of their claims to their debtor's customers who are indebted to him; and this, if done in compliance with the State laws, and prior to the commencement of bankruptcy proceedings, cannot easily be disturbed. So mortgages, and other conveyances of land, may be given by a debtor to a creditor, who need not place them on record until a sufficient time has elapsed since their execution to prevent their being declared acts of bankruptcy. "If the beneficiaries in a conveyance or mortgage are satisfied with the security afforded by the instrument unrecorded, there is neither necessity nor obligation to record it. The recording is only necessary to make an instrument valid against creditors under State law (and thus a lien on the bankrupt's estate), and the bankrupt act recognizes and respects such validity if it be prior to bankruptcy proceedings." (4 B. R. 5.)

312. What is the best means of avoiding all connection with bankruptcy proceedings?

To buy and sell for cash only. "Without adopting the doctrine or opinion," says Gazzam, in his work on Bankruptcy, "of a celebrated American statesman, that those who do a credit business ought to fail, we do not hesitate to recommend to merchants, or others, having goods, wares, or merchandise to dispose of, to adopt, so far as possible, only a cash system; not the system commonly called cash or thirty days, but an actual exchange for cash of the property sold, at time of sale or delivery; for although their profits on such sales may be less, we venture the opinion that their ultimate business gains will be greater. When giving credit becomes unavoidable, and security is

required and the debtor agrees to give it, *in all cases* it ought to be obtained at or before the sale, loan, or other transaction, or where the security is intended to cover a series of credits, then before the first sale is consummated by delivery of the goods, or the first loan by handing over the money. Securities covering the series of credits should be obtained at or prior to the time of the first transaction, for where payments are made, or securities given without passing consideration, there will exist a taint of bankruptcy if it should afterward appear that the party making such payment, or giving the securities, was insolvent at the time he did so. Hence where it is suspected that a person offering to purchase and desiring credit is either insolvent, or that he may become so before the maturity of the credit, it is only by obtaining prior security, or security at the time of the delivery of the goods or advances, that the creditor can, in case the debtor should afterward fail in business, secure the debtor from the imputation of having committed a fraudulent act subjecting him to all the penalties of the bankrupt law. A trader ought to be continually on the alert in dealing with those of whose solvency he is not fully satisfied, so that he may obtain an equivalent in money, or property, or good security, at the time of the delivery of the commodity which he is selling."

CHAPTER XXII.

OF PAYING DEBTS.

"A good rule for any one who has money is, to keep away from all entanglements with others. Never sign a paper, or your name to anything that you do not fully understand, and never to a contract of any magnitude, without consulting a lawyer. The trifle you would pay him for advice may save you much in comfort and money."—DAVIES.

IT is a proverb in commercial circles that "short settlements make long friends." It would greatly increase the profits and reduce the risks of business if settlements every thirty days were the rule generally adopted and not departed from, except in rare instances and for special reasons. It is also a wise saying that the best investment any one can make of his surplus money is, to pay his debts with it, or buy up his paper not yet due. We have elsewhere remarked that payment, like charity, is twice blessed; it blesses him that pays and him that receives. With a transaction so agreeable to the persons interested, and so indicative of a disposition to deal fairly and to do justice, the law is rarely called upon to interfere, and consequently the law-books have but little to say in respect to the subject of paying debts.

313. What is a payment that is good under any and all circumstances?

A payment in cash of the amount due at the exact time it is due and to the person entitled to receive it. Payment

in good and current bank-bills is sufficient, unless expressly objected to because they are not a legal tender. Payment to the creditor himself is of course good, so also to an authorized agent and attorney until his authority is revoked. A payment is also good if made to a person *sitting in the counting-room of the creditor* with account books near him, and apparently intrusted with the conduct of the business, but not if made to an *apprentice*, or not in the usual course of business. Payment is also good, if made to *one* of several partners, trustees, or executors; and if the debtor has made himself absolutely liable to a third person by the acceptance of the creditor's *order* drawn on him, this, as against the creditor, is a good payment of his claim to that amount, even though the creditor has subsequently countermanded the order.

314. Suppose that payment is made in genuine notes of a bank which has failed, or does fail before the receiver has reasonable time to present them for redemption, will such payment bar a recovery on the original debt?

It is well settled that a payment in bank-notes after the bank issuing them has stopped payment, if *the fact was known or suspected by the payer*, is no payment, for it would amount to a fraud. But where both parties are innocent, there is some conflict in the authorities as to whether the payer or receiver must bear the loss. In Pennsylvania and Massachusetts, it has been decided, that payment in bank-bills, after the bank has failed, but the fact is unknown to both parties, is good, and the loss is to be borne by the receiver; but the weight of authorities seems to be in favor of giving the creditor a reasonable time to present the bills to the bank for redemption.

[STORY, C. J., in his work on *Promissory Notes* (§ 501-2),

has reviewed the authorities, and says: "In respect to persons who receive the same (bank notes) in the course of circulation, either in payment of prior debts, or of debts then contracted, the general rule is that the creditor takes them at his own risk if the bank is then in good credit, and he does not present the same for payment within a reasonable time, that is to say, as early as he may after the day on which he has received the same. If the bank has actually failed, or should fail before the notes can, within such reasonable time, be presented for payment, then the holder, upon giving due notice of the dishonor, may recover the amount or consideration from the person from whom he received the same. But it has been thought that even the failure of the bank will not dispense with a due presentment for payment at the banking-house; and at all events, it will be necessary to give due notice to the person from whom the notes were received of the failure of the bank, accompanied with an offer to return the notes in order to bind him. We have already had occasion to state that there is some conflict in the American authorities upon the point, whether bank-notes are to be deemed an absolute payment, and taken at the risk of the creditor who receives the same, or not. What has been stated in the preceding part of this section is the doctrine asserted in the English authorities, and it seems supported by what may well be deemed the preponderance of authority, as well as of reasoning, in America."]

315. Is the debt discharged by payment in the debtor's *own check* on a bank which refuses to honor it?

"The general rule of our law," says Greenleaf, in his work on Evidence, "is, that if the creditor receives the debtor's check for the amount, it is payment, *if expressly*

accepted as such, unless it was drawn colorably, or fraudulently, and knowingly without effects. But in the absence of any evidence of an agreement to receive a check or draft as payment, it is regarded only as the means whereby the creditor may obtain payment, or as payment provisionally until it has been presented and refused; if it is dishonored, it is no payment of the debt for which it was drawn." But it is also a rule of law that the receiver or holder, in order to charge the drawer, must show that he has used due diligence to obtain the money, and that it cannot be obtained; and if a loss accrue through his negligence, it must be borne by himself.

316. Suppose that before the check is presented for payment, the bank fails with sufficient funds of the drawer in its possession to meet the check, who must bear the loss?

The holder of a check is allowed a reasonable time within which to present it for payment, but if he do not use due diligence to obtain the money, the delay is at his own peril.

[What is a reasonable time, says Story, C. J., "will depend upon circumstances, and will in many cases depend upon the time, the mode, and the place of receiving the check, and upon the relations of the parties between whom the question arises. If the payee or other holder of the check receives it immediately from the drawer in the same town or city where it is payable, he is bound to present it for payment to the bank, or bankers, *at furthest, on the next succeeding secular day after it is received, before the close of the usual banking hours.* Where he receives the check from the drawer in a place distant from the place of payment, it will be sufficient for him to forward it by the post to some person at the latter place, on the next secular day after it is received; and the person to whom it is thus forwarded

will not be bound to present it for payment until the day after it has reached him by the course of the post. If payment is not thus regularly demanded, and the bank or bankers should fail before the check is presented, the loss will be the loss of the holder, who will have made the check his own, and at his sole risk, by his *laches*. The reason of this strictness is said to be that a check, unlike a bill of exchange, is designed for immediate payment, and *not for circulation*; and therefore it becomes the duty of the holder to present it for payment as soon as he reasonably may; and if he does not, he keeps it at his own peril."]

317. What is the effect if, after giving a check when the holder has neglected to present within a reasonable time, the drawer withdraws the money from the bank?

While the bank remains solvent, the drawer is liable. He cannot withdraw the money appropriated to the check, and plead neglect of the holder in presenting it. If he has not placed sufficient money in the bank to pay the check, or if he has withdrawn it before payment, whether the bank does or does not fail, he remains liable notwithstanding the lapse of time; for it was a fraud upon the holder to withdraw the money which should have been appropriated to the payment of the check, and in this case he is not entitled to notice of presentment and non-payment.

318. Where payment is made, not in the debtor's own check, but in that of a *third person*, and the bank fails who must bear the loss?

Where a check has been in circulation longer than the time above stated, the receiver cannot hold the drawer in

case the bank fails, but the person giving the check will be held to guaranty the bank's solvency, until the holder has had the above reasonable time to present it. "Though each party," says Chitty, "may be allowed a day, as between him and the party from whom he received a check, it would be otherwise as to the drawer, if the banker should, during a succession of several days, fail, and would have paid, if the check had been presented the day after it was drawn; a check being an instrument not in general intended by the drawer to be long in circulation, and in that respect differing from a country banker's note, which is known to all parties to have been intended to be in circulation, and not so promptly presented for payment as a check."

319. Where a bank pays a forged or altered check, who must bear the loss?

"If a bank pay a forged check," says Professor Parsons, "it is so far its own loss, that the bank cannot charge the money to the depositor whose name was forged. But we think the bank could recover the money back from one who presented a forged check innocently and was paid, provided the payee loses no opportunity of indemnity in the meantime, and can be put in as good a position as if the bank had refused to pay it. But if somebody must lose, the bank should, because it is the duty of the bank to know the writing of its own depositors."

If the sum for which a check is drawn be *fraudulently altered and increased*, and the bank pay the larger sum, it cannot charge its customer with the excess, but must bear the loss. But should any act of the drawer himself have facilitated or given occasion to the forgery, *he* must bear the loss. Thus, where a person filled up a check for *fifty-*

two pounds two shillings, beginning the word *fifty* with a small letter in the middle of a line, and his clerk inserted "three hundred" before the word *fifty*, and the figure 3 before the figures £52 2s., and presented it, and the bank paid £352 2s., it was held that the improper mode of filling up the check had invited the forgery, and therefore the loss fell upon the customer, and not the banker.

320. When, in settlement of an account, the debtor gives his own bond, what are the points to which the creditor should direct his attention?

He should observe whether there is an interlineation or an erasure in an important part of the bond, and if so, that it is noted that it was made before signing and delivery; otherwise the bond may be void. He should see that the term *heirs* is named in the bond, for, though executors and administrators are bound, heirs are not, unless specially expressed. He should see that the seal is a lawful one in the State where the bond was made, for, while in some States a scrawl of ink attached to the obligor's name is regarded as a sufficient seal, others require that the impression should be stamped upon wax, or wafer, or other tenacious substance. And, also, he should note that the penalty is sufficient to cover all loss and damage that may result from non-fulfilment of the condition, for the law will not allow the obligee to recover *more* than the penalty, though he may recover *less*. A case is recorded where A B was bound in a bond to convey to C D, on payment of a certain sum of money, a deed for a lot of land. C D proceeded to erect on the premises a building of greater value than the penalty in the bond, whereupon A B refused to convey the ground, but paid the penalty of the bond in full.

321. Where the creditor accepts a promissory note, or bill of a third person, which proves to be worthless, is the original debt extinguished?

When a creditor voluntarily accepts a note or bill of a third person for a pre-existing debt, the debt is extinguished though the security may prove to be worthless. "But here," says Professor Greenleaf, "it must appear to have been the voluntary act and choice of the creditor, and not a measure forced upon him by necessity, where nothing else could be obtained. Thus, where the creditor received the note of a stranger who owed his debtor, the note being made payable to the agent of the creditor, it was held a good payment, though the promisor afterward failed. So, when goods were bargained for, in exchange for a promissory note held by the purchaser as indorsee, and were sold accordingly, but the note proved to be forged, of which, however, the purchaser was ignorant, it was held a good payment. So, where one entitled to receive cash, receives, instead thereof, notes or bills against a third person, it is payment, though the securities turn out to be of no value. But if the sale was intended for cash, the payment by the notes or bills being no part of the original stipulation; or the vendor has been induced to take them by the *fraudulent misrepresentation* of the vendee, as to the solvency of the parties; or they are forged; or they are forced upon the vendor by the necessity of the case, nothing better being attainable, it is no payment. If, however, a creditor, who has received a draft or note upon a third person, delays for an unreasonable time to present it for acceptance and payment, whereby a loss accrues—the loss is his own."

322. When money is *remitted by mail* to pay a debt, and a loss happens, is the debt discharged?

When payment is made by remitting money by mail to the creditor, the debt is discharged if the debtor can show that the letter containing it was properly sealed and directed, and that it was delivered into the post-office, and not to a private carrier or porter; and further prove either the express direction of the creditor to remit in that mode, or a usage, or a course of dealing, from which such authority might be inferred. Where these circumstances concur and a loss happens, it is the loss of the creditor; otherwise the remittance is at the debtor's risk. It is held by some, that the sending of bank-notes uncut, will not discharge the debtor; because, among prudent people, it is usual to cut such securities in halves, and send them at different times.

323. When a debtor has an offset against part of his creditor's claim, which the creditor is unwilling to allow, what should he do to protect himself in the event of a suit?

He should make a tender in the presence of a witness of the balance which he admits to be due, and then, if his claim for offset is allowed, he will be relieved from costs. The law in regard to offsets is this:

One demand may be set off against another whenever it is *founded upon judgment or contract*—is for a sum certain, or that may be ascertained by calculation,—and exists between the parties *at the commencement of the suit and in their own right*. A claim against a man as administrator cannot be offset against a debt due him in his own right. Whenever a person has a claim against a party suing him, which he cannot avail himself of by way of offset, he should immediately commence suit on his claim, and with the permission of the court, offset one judgment against the other.

Whenever a *certain part of a claim* is admitted to be just and due, the debtor should tender the amount admitted, in gold or silver, or bank-notes, to the creditor or his attorney, in the presence of a witness, and if the court decide that the disputed portion shall not be paid, the debtor will be relieved from costs. Care, however, must be taken to *express distinctly the grounds of the tender, limiting it to the unobjectionable part of the claim, and to make the tender without any qualification or conditions.* A tender for more than the amount that is due is believed to be good for what is actually due, but if accompanied with a requirement of change or "of the balance," it is not good.

324. Is a receipt for money paid, or "in full of all demands," conclusive evidence of payment?

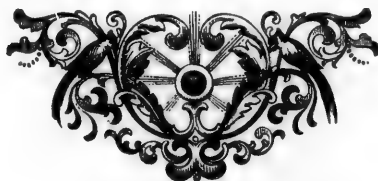
A receipt is an exception to the general rule as to contracts in writing, and is always open, not only to explanation, but even to contradiction, by extrinsic evidence. A receipt is strong evidence of payment, but not conclusive, and either party may show that the amount was more or less than the sum stated. Even if it be "in full of all demands," it is still open to explanation or denial by evidence. A release under seal should be taken where evidence of payment is required that is final and conclusive.

325. What is the law in regard to appropriation of payments where several debts are owing to the same creditor?

The general rule of law is, that a debtor, owing several debts to the same creditor, may apply the payment, *at the time of making it*, to which debt he pleases. If he makes a general payment without appropriating it, the creditor may apply it, as he pleases. And where neither party appropriates it, the law will apply it according to its own

view of the intrinsic justice and equity of the case. As a general rule, in case of divers claims, courts will apply payment to those debts for which the security is most precarious. Where there is a running account, in the absence of circumstances to show a different intention, they will apply it to the items of debt antecedently due in the order of the account. If one debt is illegal, and the other is lawful; or, if one debt is not yet payable, but the other is already overdue, a general payment will be ascribed to the latter; and if one debt bears interest, and the other does not, the payment will be applied to the one bearing interest.

If A, says a recognized authority, owes a debt to B on B's own account, and another debt to B as trustee for somebody, and A pays B a sum of money without specifying for which account, B cannot apply it all to the debt due himself; but must divide it between that debt and the trustee debt in proportion to their respective amounts; because it is his duty as trustee to take as good care of the debts due to him for another, as of those due to him on his own account.



CHAPTER XXIII.

HOW TO MAKE A WILL.

"People are and will be careless, and they are and will be presumptuous as to their knowledge of the law. In these cases the penalty falls not upon them, but upon their posterity. Every one either is, or hopes to be, some day in a position to make a will, and there is, perhaps, no one who does not live in hope of some day receiving a legacy. We know no greater benefit, in a small way, to the population generally, than to have facilities offered to them to make a will which shall reduce to a *minimum* the chances of its becoming the parent of a law suit."—ANON.

326. *HO may make a valid will?*

W Every person of sound mind, and of the proper, age may make a will. A married woman, however, cannot, unless the statute law of the State in which she resides gives her the privilege, or unless in relation to trust property, whereof the trust or marriage settlement reserves to her this power. One must be of full age to devise real estate, but minors may bequeath personal property in most of the States, and the usual limitation of the age for such bequest is eighteen years for males, and sixteen for females.

327. Should a person write his own will, or employ a lawyer to do it?

In all cases where it is practicable, and the estate and bequests are not of the simplest kind, he should employ a lawyer, or a person accustomed to write wills. "Nearly

half the business of the courts of law," said the *London Times*, some years since, "hangs upon blunders made by testators. It is not once or twice in a hundred cases, but it is a normal fact that a laborious, stupid, thrifty man—and he is the man who never fails in the art of money-making—spends his life in rolling up a huge snow-ball of wealth, and then, in his stupid way, makes a blundering will."

"If you wish to tie up your property in your family," says Sugden, "you really must not make your own will. It were better to die without a will, than to make one which will waste your estate in litigation to discover its meaning. The words 'children,' 'issue,' 'heirs of the body,' or 'heirs,' sometimes operate to give the parent the entire disposition of the estate, although the testator did not mean any such thing. They are seldom used by a man who makes his own will without leading to a lawsuit. It were useless for me to attempt to show you how to make a strict settlement of your property—and therefore I will not try. I could, without difficulty, run over the names of many judges and lawyers of note, whose wills, made by themselves, have been set aside, or construed so as to defeat every intention which they ever had. It is not even a profound knowledge of law which will capacitate a man to make his own will, unless he has been in the habit of making the wills of others. Besides, notwithstanding that fees are purely honorary, yet it is almost proverbial, that a lawyer never does anything well for which he is not feed. Lord Mansfield tells a story of himself, that, feeling this influence, he once, when about to attend some professional business of his own, took several guineas out of his purse and put them into his waistcoat pocket, as a fee for his labor."

328. Who should be remembered in a will?

The law, both in England and America, gives a widow certain rights in her deceased husband's estate which cannot be defeated even by a will; but where it is purposed to give the widow a provision different from that prescribed by the law it should be stated in the will to be in lieu of dower, and then she can choose between the provision of the law and that of the will. Children have no legal claim to their father's property, contrary to his manifest wishes, not even to a shilling, as is commonly supposed; but if children are not mentioned or provided for in a will, the law presumes they were forgotten; and it gives to any such child the same share as if there were no will. The same rule applies quite generally to the issue of a deceased child. If the child were provided for in the lifetime of the father, the law generally will not presume he was forgotten, but it is best, in order to guard against any question of the kind, to name the children, and say that the omission to give them anything by the will was intentional.

[It is of course the duty of every man who makes a will to provide first of all for those who would inherit his property by law if he made no will, but it is not wise to endow children by testamentary bequests with more than an independence. Inherited wealth is rarely a blessing, and the sons of rich men generally end where their fathers began. But the object in making a will is mainly to remember those whom the law does not provide for, and here a testator's attention should be directed first to those who are likely to suffer hardship by his decease. If he have natural or adopted children unprovided for, these by every principle of justice are entitled to a liberal and most careful testamentary remembrance. No imaginable condition can be more unfortunate than that of those who, having been

nursed in the hot-houses of opulence, and enervated by dependence, are suddenly subjected to poverty, in the helpless state of those "who cannot work, and to beg they are ashamed." Duly reflecting upon the immensity of the evil, he will not neglect to make a will, nor overlook a due provision for natural and adopted children. After these, the circumstances of *needy relations*—especially of those to whom he has been a patron—will deserve consideration. The fact that an individual who is so unfortunate as to need charity is related to a man of wealth, is in itself, a hardship; for in this case, even the Samaritans of the world pass by on the other side, ex using themselves with the reflection that the stranger, if worthy, can obtain relief from his relatives. Secondly, a testator's attention should be directed toward those from whom he *has received benefits or pleasure*. He should reflect whether he is not greatly indebted to some *authors* for words of wisdom that have aided or cheered him in his journey through life, and whether it would not be an act of justice to remember them or their children by a testamentary bequest. He should consider whether he is not indebted for part of his fortune to some *inventor*, who, like Agassiz, had no time to make money for himself. *Old servants* and *faithful clerks* should not be forgotten, and personal friends "who have beat through every quarter of the compass and could never once get into the trade-wind." Donations to public institutions should be made in the lifetime, and while the donor can exercise some supervision over the management of his gift.

A man may show more of his conscience in his will than in any other act of his life. A man without conscience is always disposed to feed bloated fortunes, or to make a testament

"As worldlings do, giving thy sum of more
To that which hath too much."]

329. How should a man who undertakes to make his own will commence it?

He should begin by describing himself so clearly that there may be no confusion or uncertainty in ascertaining the maker of the will. He should give his Christian and surname, his place of residence, and his trade or occupation, but the preliminary flummery which some persons use in the beginning of their wills, and which some form books sanction, is mere surplusage. If he has made other wills, it is usual and well to say, that *it is his last will*, and "hereby revoking all other wills," though the law always gives effect to a last will.

330. What form of words should he use in disposing of his property?

"I give, bequeath, and devise my estate and property as follows: that is to say," and then go on and tell what shall be done with the property or money. The word "bequeath" applies, properly, to personal estate only, and the word "devise" to real estate only, and where both are used, all the property of whatever kind will be conveyed.

331. What description should be given of the legatees?

Care should be taken to describe the legatees so accurately that they may be identified, especially where there may be two having the same name.

[Many a father has succeeded to property meant by the testator for his son, and *vice versa*, by the omission or improper use of the term "junior." Thus, if a testator leave a legacy to John Smith, of Germantown, intending it for John Smith, the son, the father would be clearly entitled to it by law, without the introduction of the term "junior," or such words as would plainly indicate the son was meant;

and so, on the other hand, if the legacy was meant for the father, but he was described as "John Smith, Jr.," because *his* father was alive, the son of the legatee intended to be benefited might in like manner deprive his father of his legacy. The only safe way, in all such cases, is to describe the legatee with such particularity as cannot admit of a doubt; as "to John Smith, jun., son of my friend, Mr. John Smith, of Germantown, for whom I stood godfather, the sum of," etc., or something of a similar kind, which cannot fail to fix identity.

Accuracy in description is especially important in making provision for a natural or an adopted child, in order to exclude the pretension of heirs-at-law; and an eminent English lawyer advises a testator to copy the register from the parish books where it was born and christened, and preserve the certificate thereof with the will.]

332. What is the most important direction that should be observed in making a will?

To avoid all *ambiguous words or expressions* by which the intention of the testator may be so obscured that it cannot be clearly ascertained.

[Courts are loth to set aside a will or a devise for uncertainty, but nevertheless they must and will do it where they cannot penetrate through the obscurity in which the testator has involved his intention. "Conjecture," says Jarman, "is not permitted to supply what the testator has failed to indicate, for as the law has provided a definite successor in the absence of disposition, it would be unjust to allow the right of this ascertained object to be superseded by the claim of any one not pointed out by the testator with equal distinctness." Thus, a direction to trustees to apply the residue of the testator's personal estate to

"such benevolent, charitable, and religious purposes, as they, in their discretion, may think most advantageous and beneficial," was held to be too uncertain, and therefore void. So a request by a testator, that a "*handsome gratuity*" be given to each of the executors. A bequest to *one* of the sons of J. S., without specifying which son, he having several, was held void for uncertainty. So, a devise to two or more of "*my poorest kindred.*" In one of the earliest cases decided to be void for uncertainty, the testator used the words: "*I give all to my mother.*" It was adjudged that this expression was insufficient to convey the testator's land to his mother, as it was doubtful to what the word "*all*" referred. So a bequest of "*some of the best of my linen.*" An instance of a bequest held void for uncertainty, on account of the vague use of the word "*survivors,*" occurs in a recent case, where the words of the bequest were, "*I give to my executors £1000 upon trust, to be invested in the funds of the Bank of England, during the lives of the survivors or survivor for the widows of John Sagee and Thomas Draper, to be divided between them, share and share alike.*" It was contended for the two legatees that the words "*survivors or survivor*" applied to the executors, and did not affect the gift to the widows, who therefore were absolutely entitled; but Sir J. Leach observed, that it was impossible to put any rational construction upon the bequest, which therefore was void for uncertainty.

A devise of "*what shall remain*" or "*be left*" at the decease of a prior devisee or legatee is an expression that, as a general rule, should be avoided.]

333. When will words of recommendation, or expressions of desire or hope, be construed as actual bequests?

In modern times it has been the policy of the law to limit the doctrine of recommendatory trusts, and to compel testators, if they expect their wishes to be carried into effect, to use words clearly expressing their intention. "The first case," says Sir John Leach, "that construed words of recommendation into a command, made a will for the testator; for every one knows the distinction between them." Hence, if you intend a command, do not say, "I *desire* my executor" to pay a person a certain sum of money. Do not *recommend* your wife to give certain property to certain persons after her death, or, as a testator once did, bequeath to her all the residue of the personal estate, "not doubting but that she will dispose of what shall be left at her death to our two grandchildren," or "to my near relations, should she survive me." Even in a case where, after a devise of all his property to his wife, a testator earnestly *conjured* her to make provision for their only child and a granddaughter, it was held no trust.

It is said that the words "it is my wish" will generally be construed as words of bequest or gift, but sometimes as merely an inclination of the mind.

334. When you give a bequest to a married woman, and intend it to be free from the control of her husband, what is the best form to adopt?

To appoint trustees, and give specific directions that the legacy shall be for her sole and separate use. And this precaution is of importance to be observed in a bequest to a woman, whether married or unmarried, for women will marry; and, in the event of their marriage, the husband, by virtue of the marital tie, will, in the absence of a *Married Woman's Act*, be entitled to the same.

335. What is the effect of marriage on a will made before the marriage?

It is now fully settled that *marriage and the birth of a child*, operate as a revocation of a will made previously, because they produce a complete change in the situation and the duties of the testator. In several of the United States, as Rhode Island, Connecticut, New York, Pennsylvania, Virginia, South Carolina, Georgia, Ohio, Louisiana, the effect of marriage and the birth of a child upon a prior will, have been definitely settled by statute. Where, however, it is intended that, notwithstanding these events, the former will shall stand, it may be re-established by simply re-executing it, or republishing it, as it is called: that is, take your will, and sign and seal it once more in the presence of the former, or any other witnesses, and let them sign the following attestation at your request, and in your presence: "Resigned, Resealed, Republished, and Redeclared by the above-named testator, this — day of —, as and for his last Will and Testament, in the presence of us, who in his presence, at his request, and in the presence of each other, have hereunto set our names as witnesses thereto."

It is especially important for persons who are married, but have no issue, to reflect, when making their wills, upon the possibility of yet having children before their decease, and to make the dispositions in their wills expressly contingent upon leaving no surviving issue, for as the birth of children *alone* is not generally, or except by statute, a revocation of a former will, they may be excluded under a will made when their existence was not contemplated; and cases of great hardship of this kind have sometimes arisen from the neglect of testators to make a new disposition of their property at the birth of children; indeed, it has sometimes happened

that a testator has left a child *en ventre*, without being conscious of the fact. For the same reason, provisions for the children of a married testator, who has children, should never be confined to the children in existence at the making of the will, unless so intended.

336. Will the legatee of a specific chattel, as railway shares subject to future calls, or a house encumbered with a mortgage, take it free from or subject to the incumbrance?

In the absence of any clear expression of the testator's intention, the legatee or devisee will have the right to require the incumbrance to be discharged out of the general estate, as a debt: the testator "being considered to use the terms merely as descriptive of the incumbered condition of the property, and not for the purpose of subjecting his devisee to the burthen"—a construction which, though well established, it is probable, frequently defeats the intention.

It is however best to avoid bequests of *specific property* altogether, for you may dispose of that property before your decease, and then your intended legatee, though remembered in your will, will not be benefited by it.

337. What is the effect of omitting the words "heirs and assigns" in a devise of lands?

Ordinarily it will operate to give a life-estate only. "A man thinks, when he gives his house to another," says Sugden, "that he gives him the entire interest in it, in the same way as if it were a horse. If, however, you intend to give the estate out and out, you must either add what we call words of inheritance to the gift, or words tantamount to them. It is better not to tell what is equivalent to words of inheritance; you should use the very words themselves.

'Thus, if you intend to give your estate in Kent to your wife, not for her life merely, but out and out, give it to 'her, *her heirs, and assigns forever.*'"

It is also advisable, in a devise of lands, or of all your estate, to use the words, "*which I have, or may have at my death;*" for though, by the statute laws of many of the States, lands acquired after the execution of a will pass thereby, if such were the apparent intention of the testator, yet in most instances the intent must clearly appear on the face of the will.

338. How must a will be executed, that will be good everywhere in the United States and in England?

In the United States, the laws of the various States differ in their requirements as to the execution and attestation of wills. In New Hampshire, wills are required to be under *seal*; while in Pennsylvania, and some of the other States, a will proved by two credible persons to be in the handwriting of the testator, and signed by him, is good without subscribing witnesses. In most of the States two witnesses are required, and in others, three; therefore, a will to be good everywhere, and convey lands in every State, should be executed as follows: The testator should call in three disinterested persons to witness his will, and should then in their presence sign and seal it, and declare it to be his will; and then each of the witnesses then and there should sign his name to the following attestation:

"At —, on this — day of —, the above named — signed and sealed this instrument, and published and declared the same to be his last will and testament; and we, in his presence, and at his request, and in the presence of each other, have hereunto subscribed our names as witnesses."

If the testator is too feeble to write his name, he may

make his mark, and for this purpose any mark is sufficient, although a cross is commonly made. So, if a witness cannot write his name, he may make his mark, but this should be avoided if possible.

339. What description of persons should be selected to witness a will?

Individuals of intelligence and good character, whose testimony, if needed in court to establish the will, would be received with respect and attention, and persons who have no interest under the will. Any one who is competent to testify in a court of justice, including married women and minors, may be a witness to a will; but then, if questioned as to the state of the testator's mind when he executed the will, the evidence of a foolish or incredible person would have very little weight.

With regard to *interest*, the general rule is, unless changed by statute, that where a person takes a personal or beneficial interest under a will he is incompetent to testify in its support; hence, a legatee must abandon his legacy, or he is incompetent. But where the interest is merely fiduciary, as that of an executor, he is competent to testify, unless he is primarily responsible for costs. In some of the States an executor is so responsible, at least in the first instance, while in others he is not; hence an executor is competent in some States, in others he is not. *Creditors* are generally competent to be witnesses to a will, but the credit to be given to their attestation is a question for the determination of a court and jury.

340. What is a *nuncupative will*?

In some countries and States, a person suddenly overtaken by his last sickness, and unable to execute a written

will, may dictate to friends within hearing his wishes, announcing them as his last will and testament; and if soon afterward they are reduced to writing from recollection by those to whom they have been intrusted, they will be carried into effect. Such wills are technically called nuncupative wills.

341. What is a *codicil*?

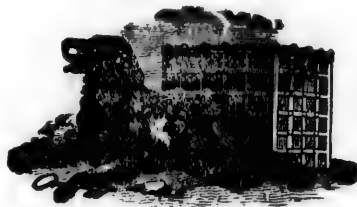
A codicil is an addition to a will, not revoking it, but adding to it or varying it in some way. There can be but one last will, but there may be any number of codicils, all valid, if executed and witnessed in the same manner as the original will. Where a legacy is already given in the will and you afterward give another to the same person by codicil, you should state whether the latter is intended to be given in addition to or in lieu of the former bequest. And where advances have been made to a child since the execution of the will, a codicil should be added, stating whether these advances are to be charged to him, and if so, with interest or without.

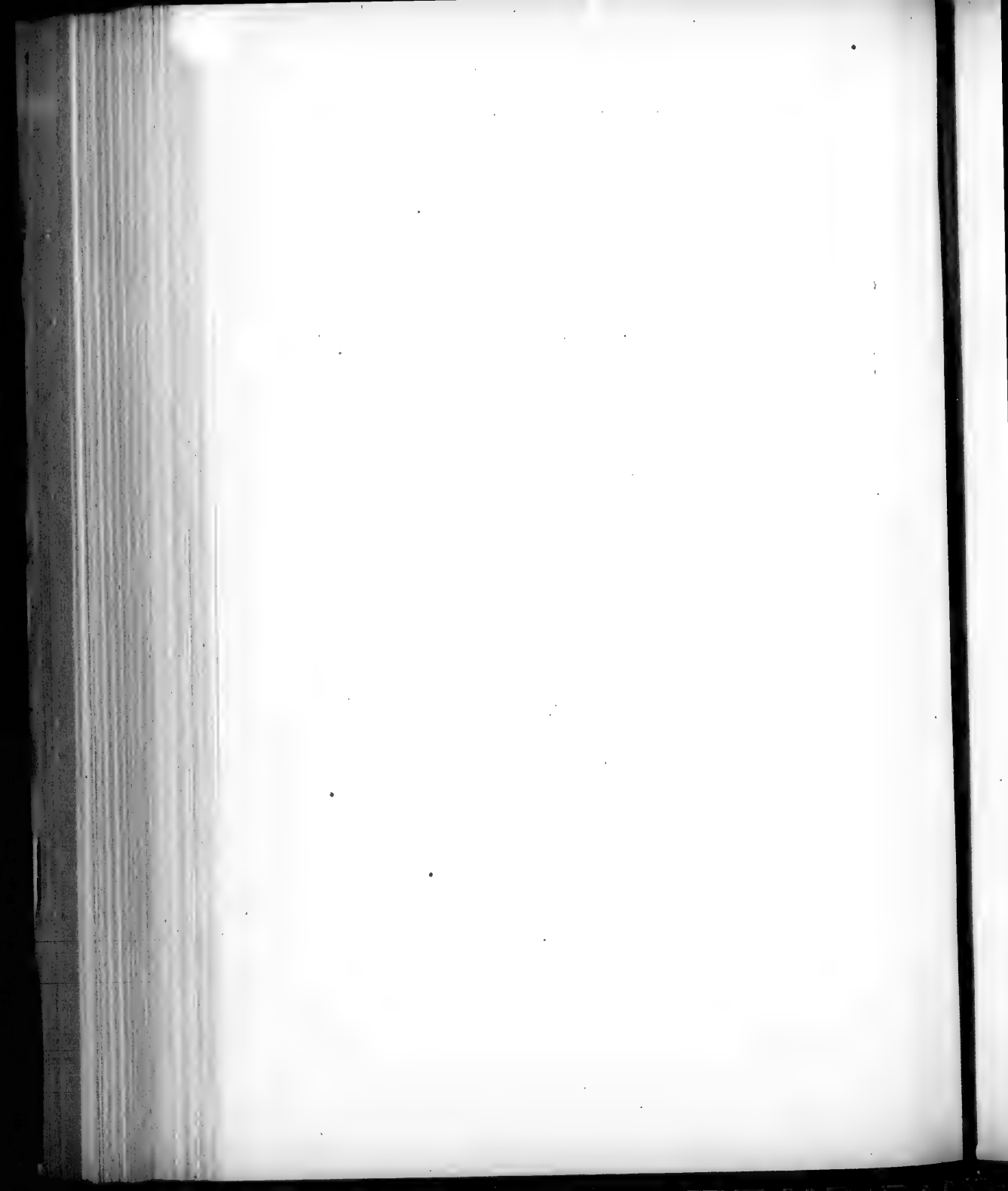
342. What is a wise precaution, where there is danger that a will may be tampered with or destroyed?

To execute two or three copies of the original will, enclose them in wrappers well sealed up, and deposit them in different places with bankers, or trustworthy friends. A precaution of this kind will save the expense of copies, and prevent the danger of forgery. It will defeat, and perhaps expose, the machinations of those unmitigated scoundrels, who secretly destroy wills that do not comport with their interests, of whom more than one is yet living, unhung, and even unwhipt of justice.

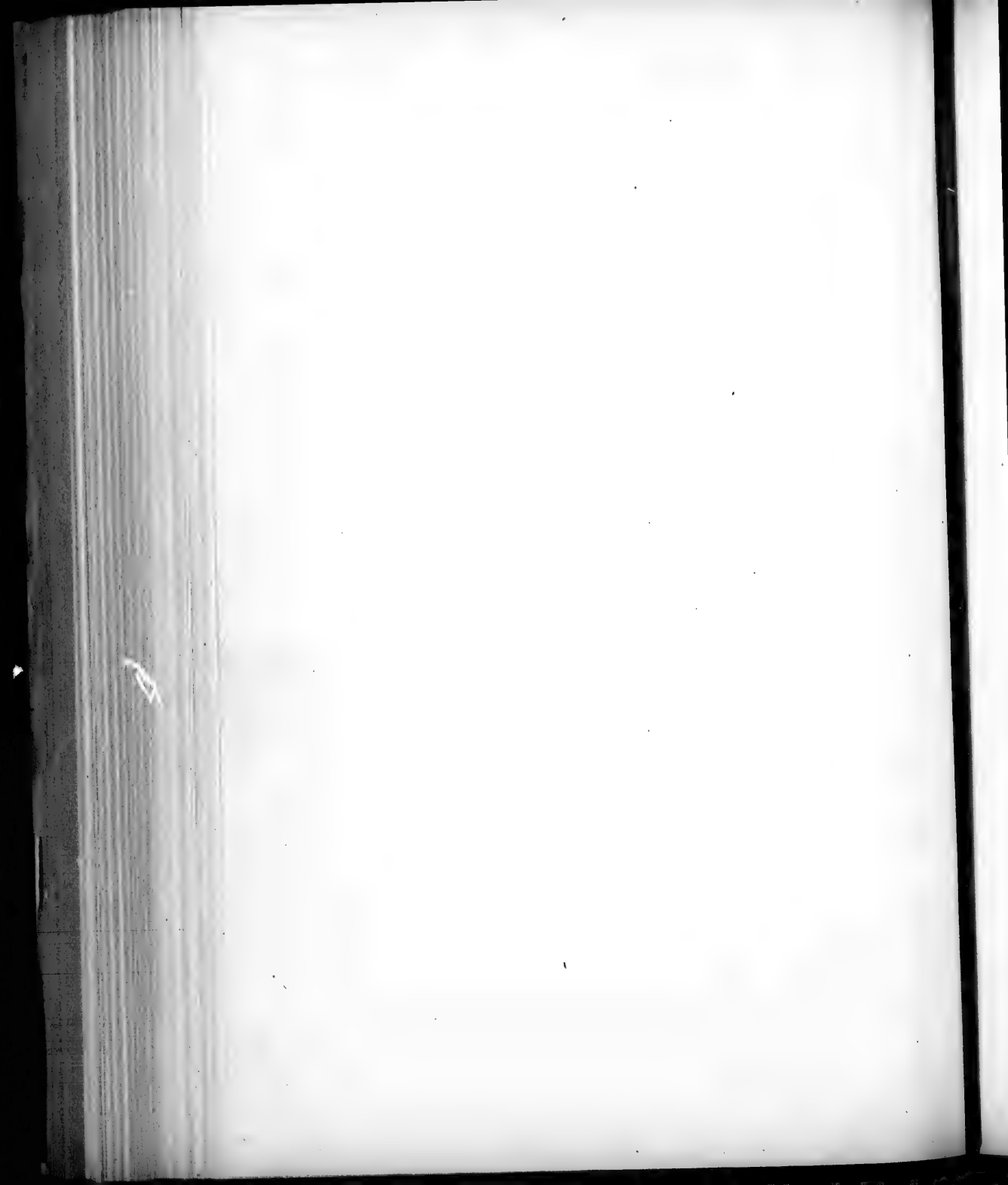
And further, it may be observed, if, in addition to the

above necessary precaution, every testator would take the trouble *to look over his will once a year*, as regularly as he balances his books, and consider for a few minutes what alteration has taken place in his circumstances during the preceding year, it is highly probable that very many disputes and lawsuits would be prevented.





PART II.
HOME COMFORTS.







HOME; SWEET, SWEET HOME.



PART II.

HOME COMFORTS.

CHAPTER I.

INTRODUCTORY.—ELEMENTS OF COMFORT.

"There is no more intensely interesting subject, among the many questions of the day, than the great problem of Domestic Economy. How to live well and comfortably, and yet cheaply, without descending to niggardliness, is, and has been, the study of wise men and philosophers in all ages."—ANON.

COMFORT has been called the principal household god of the English people. Home and Comfort are certainly the two most significant words in the English language. In countries where the air is genial throughout the year, and to bask in the sunshine imparts health and pleasure, the dwelling and its management may be matters of secondary consideration ; but in England and the United States a comfortable home is the first essential element in the art of living happily.

Home comfort is the result of knowing how to manage the details of a household in the best manner, so that its machinery will work smoothly, without jar or friction, and applying that knowledge daily, which is sometimes called House-thrift. Wealth, though it can purchase luxury, cannot buy comfort. The rich, as well as the very poor, are often without homes, or have homes that are not

homes. When the spirit of domestic disorder or unthrift enters the door, whether it be of a mansion or of a cottage, all the good angels fly out of the windows. So when the genius of Good Management comes within a household, Comfort follows soon after, erects her shrine and distributes daily blessings to every member of the family.

It is remarkable that though the ambition to live comfortably is so general as to be almost universal, yet very few attain the object of their wishes. Those who have made their fortunes are wheedled into the meshes of fashionable society, bound with silver chains, and delivered over into the hands of the most remorseless of taskmasters. The middle classes sacrifice comfort in their attempts to imitate the rich in their style of living, and involve themselves in debt and its attendant vexations. Even among the working classes, their daily meals are often miniature banquets. Living to eat, rather than eating to live, they consume the nest-egg of independence and wonder there is no increase. An English manufacturer remarked that he could not really afford to buy spring lamb, and green peas, and salmon, and new potatoes, and strawberries, for some weeks after his hands had been feeding on these delicacies.

Some one has naively remarked there is nothing so expensive as living, except, perhaps, it be dying and employing a fashionable undertaker. Alexis Soyer, one of the noted authorities in gastronomy, in order partly to magnify the importance of his calling, has attempted to compute the quantities of food which an English epicure probably consumes, if his life be prolonged to threescore years and ten; and taking for the basis of his calculation the average or medium consumption at daily meals, he estimates that a moderately good liver consumes 300 oxen, 500 calves, lambs, pigs, etc., 1200 fowls, 1000 ducks, turkeys, etc.,

3600 birds of various kinds, 500 hares and rabbits, 40 deer, 120 Guinea hens, 360 wild fowl, 5000 smelts, 4000 other kinds of fish, not counting whitebait, 30,000 oysters, 1500 lobsters or crabs, 300,000 prawns, shrimps, sardines, etc., 500 lbs. of grapes, 360 lbs. of pine apple, 24⁷ melons, some hundred thousand apples, pears, plums, etc., and some millions of cherries, strawberries, currants, and other small fruit, as walnuts, chestnuts, and figs; 5475 lbs. of vegetables of all kinds, 2434 $\frac{1}{2}$ lbs. of butter, 684 lbs. of cheese, 21,000 eggs, 4 $\frac{1}{2}$ tons of bread, half a ton of salt and pepper, and near 2 $\frac{1}{2}$ tons of sugar; and that he will drink 2736 gallons of water, 2394 gallons of coffee and tea, 1368 gallons of beer, and 4200 gallons of other liquids. This calculation, if only approximately accurate, demonstrates most forcibly how great is the cost of our daily subsistence, and how important is that knowledge which enables us to select and prepare these vast quantities of food without loss or waste, and in accordance with the laws of health. It is undoubtedly true that the greater part of human labor is directly employed in producing materials for human food.

Another serious drawback to the attainment of Domestic Comfort is ignorance of the elements of comfort, especially of good cookery. In the princely establishments of Europe and the mansions of the wealthy, where a dinner is not merely a necessity, but a luxury, all the great chiefs of the kitchen are men. The Francatellis, the Seyers, the Blots, and the Gouffés, whose names are familiar in both continents, are simply by profession male cooks, but they are also men of genius, and deservedly take rank with artists, for it requires as much talent to prepare a modern banquet as to paint a modern picture. In the homes of

luxurious living the health of the chief cook is a most important matter, and is guarded with assiduous care, because when there is any ailment in the body the palate cannot be relied upon. Some enthusiastic gourmand recommends an employer to feel the pulse of his cook every morning, and examine his tongue, for he says if his system be out of order, and "the cook's palate is dull, his master will find the ragouts and sauces too highly seasoned."

It is the conceit of some philosophers that men are not only the best cooks, but the only fit persons to write books of cookery. The oldest and one of the best books in this class of literature, known as "Mrs. Glasse's Cookery," was written, it is said, by Dr. Hill. "Women," said Dr. Johnson, "can spin very well; but they cannot make a good book of cookery." The learned doctor himself thought of writing a book upon the philosophy of cooking, and said that as "a prescription, which is now compounded of five ingredients, had formerly fifty in it, so in cookery, if the nature of the ingredients be well known, much fewer will do. Then, as you cannot make bad meat good, I would tell what is the best butcher's meat, the best beef, the best pieces; how to choose young fowls; the proper seasons of different vegetables; and then how to roast, boil, and compound."

In France, all classes, the men as well as the women, study the economy of cookery and practise it; and there, as many travellers affirm, the people live at one-third the expense of Englishmen or Americans. There they know how to make savory messes out of remnants that others would throw away. There they cook no more for each day than is required for that day. With them the art ranks with the fine arts, and a great cook is as much hon-

ored and respected as a sculptor or a painter. The consequence is, as ex-Secretary McCullough thinks, a French village of a thousand inhabitants could be supported luxuriously on the waste of one of our large American hotels, and he believes that the entire population of France could be supported on the food which is literally wasted in the United States. Professor Blot, who resided for some years in the United States, remarks, pathetically, that here, "where the markets rival the best markets of Europe, it is really a pity to live as many do live. There are thousands of families in moderately good circumstances who have never eaten a loaf of really good bread, nor tasted a well-cooked steak, nor sat down to a properly prepared meal."

But in American households it is not the fashion for men to concern themselves with the details of the kitchen. The wife is the prime minister in the administration of the household, and within the limits of her jurisdiction her power over the fortune and well-being of her subjects is more absolute than that of the most despotic sovereign. If she be ignorant of the arts of frugal management, or wilfully extravagant, or carelessly indifferent, not only the exchequer but the health of the family will suffer. The wife is the central figure in the household, and the secret or philosophy of Home Comfort consists principally in getting a good wife, who knows the things worth knowing in household management, or is teachable and willing to learn.

The Qualifications of a Good Wife.

A good wife, it may be remarked, is not a natural growth, springing from the soil without care or cultivation. Something undoubtedly is due to parentage and example, but in the main a girl is trained to be what she becomes. Writers

on physiology and hygiene, as well as those on morals, have had a good deal to say on the education of women, but probably no one has written so much that is practical and useful as Dr. Chavasse, in his little books entitled "Advice to Wives" and "Advice to Mothers."

First of all in the list of qualifications that fit a woman for marriage, and above all others, he, in common with most other sensible writers, places GOOD HEALTH. Life without health is a burden; life with health is a joy and gladness. It is a fearful responsibility both to men and women to marry if they be not healthy, and the result must, as a matter of course, be misery. How needful it therefore is that all necessary instruction should be imparted to every young wife, and the proper means shown by which she may preserve her health.

How to Preserve a Wife's Health.

In order to maintain health, a young married woman ought to take regular and systematic *out-door exercise*, so far as it can be done without interfering with her household duties. Walking expands the chest, strengthens the muscles, promotes digestion, and exhilarates like a glass of champagne, but unlike champagne, it never leaves a headache behind. "If ladies would walk more than they do, there would be fewer lackadaisical, useless, complaining wives than there at present are; and instead of having a race of puny children we should have a race of giants."

In order to preserve health a young married woman must attend to the *ventilation* of her house. Ninety-nine out of every hundred bed-rooms, doctors assert, are badly ventilated; and in the morning after they have been slept in they are full of impure and poisoned air. "I say ad-

visedly impure and poisoned air, for the air becomes foul and deadly if not perpetually changed—if not constantly mixed, both by day and by night, with fresh, pure, external air. Many persons, by breathing the same air over and over again, are literally poisoned by their own breaths. This is not an exaggerated statement—alas, it is too true!” For ventilation open the windows both at top and bottom, that the fresh air may rush in one way, while the foul air makes its exit through the other. This is letting in your friend and expelling an enemy.

In order to preserve health a young wife should *wash her body thoroughly* every morning. “There is nothing,” says Dr. Chavasse, “more tonic, and invigorating, and refreshing than a cold ablution. Moreover, it makes one feel clean and sweet and wholesome; and you may depend upon it that it not only improves our physical constitution but likewise our moral character. A dirty man has generally a dirty mind.”

In order to preserve health a young wife should have a nourishing diet, and especially a substantial breakfast. She must frequently vary the kind of food, of meat especially, as also the manner of cooking it. Where a lady is very thin, good fresh milk, if it agree, should form an important item of her diet. The meagre breakfasts of many young wives, eating scarcely anything, is one cause, the doctor thinks, of so much sickness among them, and of so many puny children in the world. A woman who has no appetite for her breakfast is not in perfect health, and should consult her medical adviser.

In order to preserve health a wife should have seven or eight hours of *sound, refreshing sleep*. “Sleep is of more consequence to the human economy than food. Nothing should therefore be allowed to interfere with sleep. And

as the attendance on large assemblies, balls, and concerts interferes sadly, in every way, with sleep, they ought one and all to be sedulously avoided." Early rising, not later than six in summer and seven in winter, is also recommended, as it imparts health to the frame as well as gives animation to the household. "The early risers make the healthy, bright, long-lived wives and mothers."

In order to preserve health it is necessary to avoid the use of *alcoholic stimulants*, except as a medicine. "It is surprising," says Dr. Chavasse, "the quantity of wine some young ladies, at parties, can imbibe without being intoxicated; but whether if such ladies marry they will make fruitful vines is quite another matter; but of this I am quite sure that such girls will, as a rule, make delicate, hysterical, and unhealthy wives. The young are peculiarly sensitive to the evil effects of over-stimulation. Excessive wine-drinking with them is a canker, eating into their very lives. Time it is that these facts were proclaimed through the length and breadth of our land before mischief be done past remedy."

Other Qualifications of a Good Wife.

A good wife is not only a healthy woman, but one who thoroughly *understands household duties*. In Sweden, it is said, the young ladies of wealthy families esteem it a privilege to be permitted to cook the family dinner; and in France every woman can cook, hence good cookery is with them the rule, while with us it is the exception. It is true, as Dr. Johnson remarked, that a man is in general better pleased when he has a good dinner upon his table than when his wife speaks Greek. But it is also true that a good house-wife is of necessity an educated woman, learned not in the dead languages, but in the physical sciences.

She is a chemist, technologist, and a physician. On the walls of her laboratory are hung texts of practical wisdom for the instruction of her domestics, and in an appropriate corner, within convenient reach, is a small but select library of books on Household Science, Domestic Economy, and Common Sense Cookery. "The practical value of cookery books," says Delamere, "consists not so much in the instruction they afford to persons totally ignorant of the art, as in their suggestiveness to heads of households who do know something about it. A lady is puzzled how to vary agreeably and economically her day's bill of fare. She consults her books, and there are many good ones; and without slavishly following their indications, adapts them to her own tastes and circumstances. A clever housekeeper, with only half a hint, will improvise pleasing culinary novelties—novelties, that is, to the habitual diners at her own family table, whereas without the hint she might have gone plodding on in a wearisome routine of roast, boiled, and cold.

A good wife not only knows the details of household duties, but the secret of *economical management*. There are many women who have the disposition to do, and succeed tolerably well, provided they have plenty of means; but their management is inordinately extravagant. They throw away as remnants what would suffice a good cook for a meal. They cook more than is required and allow the surplus to spoil. They spend the time in making iced cakes which should be devoted to making good bread. It has been said of American women that there are more who can furnish you with a good ice-cream than a well-cooked mutton-chop; a fair charlotte-russe is easier to gain than a perfect cup of coffee; and you shall find a sparkling jelly to your dessert when you sighed in vain for a well-cooked

potato. They forget that to do common things perfectly is far better worth our endeavor than to do uncommon things respectably.

A good wife also cultivates *cheerfulness*, and placidity of temper and disposition. Nothing disturbs digestion and consequently injures health so much as a fretful, easily ruffled temper. "Our passions," says Dr. Grosvenor, "may be compared to the winds in the air, which, when gentle and moderate, fill the sail and carry the ship on smoothly to the desired port; but when violent, unmanageable and boisterous, they grow to a storm and threaten the ruin and destruction of all." Fortunately temper is susceptible of cultivation, and may be controlled. A Quaker, who was remarkable for the mastery he had acquired over his temper, was asked by one, who had roundly abused him, the secret, and he replied that in his youth he was also hot and irritable, but having observed that those who got into a passion elevated their voices he resolved never to allow his voice to rise above a certain pitch, and that was his secret.

A good wife, moreover, avoids giving *cause for jealousy*. There are some women who delight to test their husbands' affection by flirting with others and mean no harm, but jealousy is too dangerous a passion to trifle with. When aroused it is rarely ever allayed; it grows by feeding on apprehension, and magnifies mole-hills into mountains. Trifles light as air

"Are, to the jealous, confirmations strong
As proofs of Holy Writ."

Lastly, a good wife is something of a physician, and in the minor ills, and especially infantile complaints, the best of physicians. She knows the proper remedies for cuts and bruises, mumps and measles, as well as the best cos-

metics for the complexion, and pomades for the hair ; and is an expert in destroying bugs and banishing fleas. All the information contained in the subsequent pages of this volume is in substance familiar to a properly educated woman, though we may wonder

"That one small head could carry all (she) knew."

It is related that a lad who had been brought up in a wilderness by a hermit, and had been kept from the sight of women, saw by chance two girls walking, and inquiring what they were, was told they were fairies. Long afterward, when he was asked what was the pleasantest thing he had ever seen in all his wanderings, he replied, "The two fairies in the wilderness." So a man who has known a good wife or mother treasures her memory as the pleasantest recollection of his life.



CHAPTER II.

ON HOUSE-PLANNING AND SELECTING WALL-PAPER.

"Taste—which has been described as the finest ornament and purest luxury of a land—is a thing of culture, and to its full enjoyment we may not hope to attain till the eye has been trained as well as the mind. Everything that is strained, forced or unnatural, is repulsive. An excess of color, an elaboration of carved ornaments, or extravagance of any kind, in matters of taste, should meet a well-merited censure."—MASON.

THE of the fundamental principles or elements of domestic comfort is, for most persons, a convenient and well-planned dwelling. Much has been written on the subject of house-building, but a digest of it would probably be of very limited practical value. Those who intend to build for themselves will be likely to study the works specially devoted to architecture; those who have already built do not need to be told what mistakes they have made, and those who have not the means to build for themselves must take such houses as they can get. There are a few points, however, that have such an important influence upon economy in housekeeping, that they they should be borne in mind when erecting or selecting a house.

Points to be Observed in House-Planning.

In building a house in the country the first consideration is a selection of a site or location, and this should always be, if possible, on dry, gravelly soil, moderately elevated

and slightly declining on every side to afford good drainage. Trees upon a site always improve it, but they should not be too numerous or too near the house, or they will make the rooms gloomy and injure the walls and roof by their continual shade and dampness.

With regard to the aspect of a house, all architectural writers concur that the principal front should be towards the *southeast*. Mr. Repton remarks, "I consider the *aspect* of infinitely more consequence to the enjoyment and comfort of the inhabitant than any *prospect* whatever; and every common observer must be convinced that in this climate a southern aspect is most desirable; but few are aware of the total difference in the effect of turning the front of the house a few points to the east or to the west of south, because, although the southeast is the best, the southwest is the worst of all possible aspects, for this reason, that all blustering winds and driving rains come from the southwest, and consequently the windows are so covered with wet as to render the landscape hardly visible."

With regard to the plan of a proposed house, it is desirable to spend a good deal of time during the winter in discussing and considering it, and it is well to take counsel from an intelligent woman. Women generally have a much better idea of what constitutes real comfort in a house than men; and on all points connected with the relative arrangement of apartments, so as to save labor on the part of servants, we would far sooner take the opinion of an intelligent woman than that of the cleverest architect who ever handled drawing square and pencil. The following points deserve careful consideration in any plan that may be adopted:

1. Let the kitchen if possible be on a level with the principal floor, and for strong light and free ventilation it

should have windows on opposite or nearly opposite sides.

2. The pantry, or dish closet, should be between the kitchen and dining-room and easily accessible from either.

3. There should be a set of easy inside stairs from the kitchen to the cellar, and also an outer set into the cellar for admitting barrels, hogsheads, etc.

4. Every entrance, except the one to the kitchen, should be from an entry or hall, not only to prevent the abrupt ingress of cold air and for proper seclusion, but to prevent the too common evil of passing through one room to enter another.

5. Let the partitions of the upper floors stand over those of the lower, as nearly as may be, to secure firmness and solidity.

6. If possible arrange that the windows be placed diagonally to the four cardinal points, so that at no lookout will a living or sleeping room be all day deprived of the sun's rays, nor all day be exposed to them.

7. Let the sills of the windows be low, so that while sitting you can easily, without effort, see out; say not much exceeding two feet.

8. Avoid having too many doors opening into an apartment of moderate size.*

* Mr. Huggins, in the "London Building News," remarks: "I have noted plans of recently erected noblemen's and other mansions, showing four or five doors opening into one room of but moderate dimensions, sometimes two of them in the same wall with the fire-place, which must render freedom from draughts impossible, and give all ideas of domestic enjoyment to the winds that ride rampant through them. At one of Her Majesty's residences, if it be not belied by the engraved plan of it, scarce one of the rooms contains a snug corner, so numerous are the doors opening into them from every direction, one-half of which might be built up with great advantage to the place."

9. The chimneys should be curved gently in the form of an S, instead of having them perpendicular. By this means the draft will be good, the heat having a longer passage through the wall, and the wind outside cannot puff the smoke down further than the bend. The inside surface should be perfectly smooth, which will prevent the accumulation of soot.

10. The ceilings should be only moderately high, as it is difficult to heat rooms with high ceilings, except with an enormous expenditure of fuel.

11. The bedrooms should be roomy, not less than twelve by twelve feet if possible, with ceilings at least eight feet high, and well ventilated. Sleeping apartments should never be placed on the ground-floor when it is possible to avoid it. The unwholesome exhalations which affect the atmosphere are more concentrated near the surface of the earth. Dr. Rush observed, during the prevalence of yellow fever in Philadelphia, that those who occupied apartments in the third story were far less liable to attacks than those who resided lower.

12. The best woods for the different apartments are: oak, ash and yellow pine for the kitchen; oak for the dining-room; butternut for the sitting-room, parlor and library; oak and black walnut for the main hall; curly maple for the bath-room; chestnut for the principal sleeping room, and ash, maple and birch for the other chambers. A very handsome wainscoting may be made from alternate strips of light and dark curly maple.

13. As a protection against fire lay a flooring of thin sheet iron over the joists and the wood upon that, and sheathe the stairs with the same material. This is the advice of the eminent sculptor, Hiram Powers, who says that during the thirty-four years of his residence in Florence,

Italy, he never knew of a single house being consumed by fire, because there all the floors, above and below, are covered by thin brick tiles, which prevent ventilation, and a fire cannot rise and burst into flames. A Boston chemist recommends that in all wooden buildings, the wood should be covered with coarse mortar. He says the fire fiend craves light wood-work, loosely arranged, and full of draft channels. Let him find everything plugged solid with mortar.

14. Have your water pipes made of rubber-lined tubing, which, though patented, is furnished at a very reasonable price at the Paschal Iron Works, in Philadelphia. "Deceive ourselves as we may," says Dr. Bellows, "*there is no water incapable of acting on lead, or zinc, or copper under some circumstances*, and these metals should never be used for or connected with service pipe; and the sooner the people fully understand this fact the better. But how shall we protect ourselves in the meantime? It takes a long time for the most palpable truths to get control of corporations, proverbially conservative. Meantime we should never use water to drink or for cooking that has stood for any length of time in the pipes, and never use at all for these purposes water that has come from a leaden or zinc-lined cistern."

15. Inside water-closets should be connected, by means of a pipe, with the flue of a chimney, which will carry off their gases and prevent noxious exhalations. If this be not practicable, they should be placed against the outside wall, where there is a window which opens into a yard or unobstructed space. This window should be left partly open at night, for it is then, even more than during the day, that the close, unhealthy air from a water-closet per-

vades a house, unless some aperture for escape is provided.*

16. Have a closet wherever a recess in the masonry may afford space for one. A dwelling can hardly have too many closets, and women especially appreciate the comfort and advantage of having plenty of these convenient receptacles for old clothes and dirt.

Lastly: It is an important precaution to have all the drains properly trapped, not forgetting rain-water pipes where they enter into underground drains. These are a frequent source of bad smells and malaria, and from a neglect of this precaution, and the want of cleanliness in

* Man's ingenuity seems to be equal to the achievement of most difficult things, except the proper construction and arrangement of necessary houses and water-closets.

In the country these conveniences are generally located so far from the dwelling that they are decidedly inconvenient, and women are compelled to trudge to them through storm and exposure, to the injury of their health and the loss of their modesty. Many for this reason do not attend to the demands of nature with that regularity the maintenance of health requires, and thus the stupidity of country designers is often the cause of much suffering and probably the loss of many lives.

In the cities, water-closets inside of dwellings become, from faulty construction, decided nuisances. They are continually out of repair, and often emit a noisome odor that is

far from being wholesome. Within a few years it has been discovered that dry earth possesses the remarkable property of not only deodorizing the refuse of the human body, but converting it into an inoffensive material that can be handled as earth. Advantage has been taken of this discovery for the construction of EARTH-CLOSETS, which dispense with the machinery of water-closets and the vaults of privies. The apparatus resembles a commode, with a vibrating hopper, on which the pulverized earth is placed, and a movable hod to receive the deposits. They are made either fixed or movable, and circulars giving directions for their use are easily obtainable in the principal cities. Those who have used them commend them highly, and they seem a valuable addition to the resources for promoting comfort in the household.

cellars, many a princely mansion has proved to be a pest-house to its owner.

Novel Method of Heating and Cooling Rooms.

Among the most important and desirable objects to be observed in the erection of a dwelling-house is a constant supply of pure and wholesome air. Mr. Dwyer,* an American architect, recommends a *Reciprocating Furnace and Refrigerator*, by means of which rooms may be warmed in winter and cooled in summer. He says, "The principle I would apply is the well-known philosophical law of temperature, viz., that warm air ascends and cold air descends. For this purpose I would construct a furnace in every cellar, surrounded with an air chamber with a current of water circulating through it to prevent its becoming too dry. The air thus purified and warmed, I would convey to every room in the house it was desirable to warm, by tubes leading to a refrigerator in the attic. These tubes I would close in the middle opposite each room, with an opening both above and below it. Supposing it is winter; I would unfasten the lower opening and admit the warm air from the chamber in the cellar, until the room was of an agreeable warmth. In summer I would close the lower opening and open the upper one. In the refrigerator in the garret, I would place a quantity of ice daily, the cool air from which descending the tubes, would enter the rooms and keep them at any requisite temperature. Thus, in the warmest days in summer, a refreshing coolness can

* Mr. Dwyer has made a specialty of economic cottage building, and has published two books to aid Western pioneers in the construction of houses suited to their circumstances. He furnishes designs for log houses that could be erected at an expense not much exceeding fifty dollars.

be maintained at the daily expense of a little ice—the furnace in the cellar and the refrigerator in the attic reciprocating with each other.”

Suggestions on Wall-Paper and Interior Decoration.

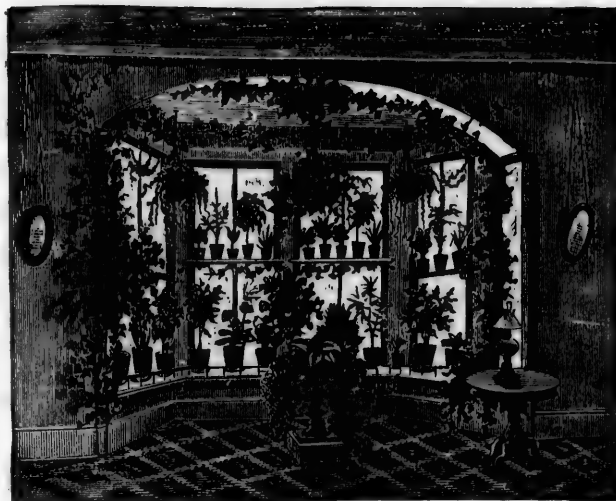
The ornamenting of apartments with hangings and coloring involves so many points of nice consideration and artistic effect, that very few painters or paper-hangers understand them. Where expense is not an object, a genuine artist should be called in that the owner may have the benefit of a trained and cultivated taste. If a master in his profession, he will have a preference for God's favorite colors, green and blue; and for the dining-room of a fine mansion he will probably recommend that the carpet be of ultramarine blue, with a broad border of green oak leaves, and that the walls be covered with dark green velvet in panels; and the carved oak chairs covered to match. Each of the principal rooms, he will probably suggest, should be decorated and furnished according to some dominant color, that it may be known by a distinctive title, as the green room, the crimson room, blue room, etc.

But as we are not gathering information for the benefit of the wealthy and luxurious, but for those who are satisfied with comfortable homes, we would remark that the first consideration before purchasing wall-paper for any description of house, large or small, is to note the supply of light in the rooms and their dimensions. If the view be north, northeast or northwest, or due east, the general tone of coloring should be positively warm. Blues, greens, and all shaded colors which involve any predominant use of blues, must be avoided. In such aspects the choice should tend towards reds, and all their various combinations

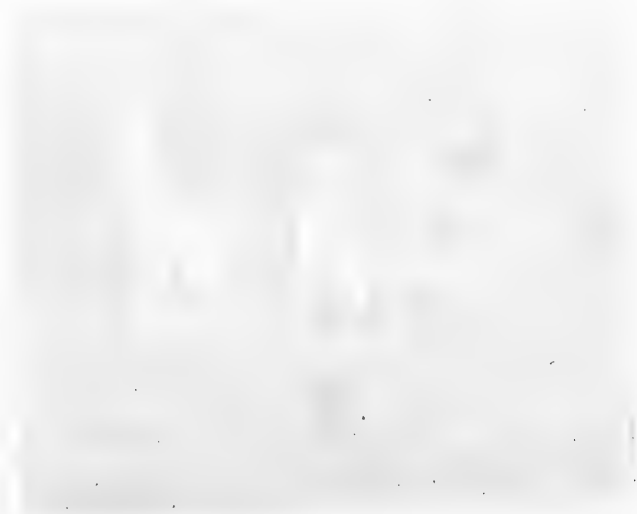
with yellow. As the aspect approaches east and west, so the color should verge towards yellow rather than red tints. In an eastern aspect tints of light yellow, lemon colors, etc., are always effective and cheerful.*

Another point to be looked to, and which has an important bearing on the selection of wall-paper, is whether it is to form a decoration in itself, or whether it is to become a mere background for pictures. In the latter case the paper can hardly be too subdued in tone. Very light drab, silver gray, and dark maroon (with a pattern of the same color glazed running through it), and two shades of the *same* color are all sufficient for one paper. Where water colors are hung, embossed white or cream color, with a very small diaper or spot of gold, will not be amiss. As a rule, the simplest patterns are the best for every situation,

* A writer in the London "Athenæum" remarks: "The supply of light, the size of the room, and its purpose, appear to be the chief circumstances which ought to regulate the strength or depth of the colors to be used. Where the light is strong, unobscured and plentiful, the tone of the coloring may be full; on the other hand, where the supply of light is small, the tone of the coloring should be light. Under a strong and abundant light, full-toned colors preserve their brightness and distinctive character, but when the light is feeble and the supply of it limited, they become dull and gloomy. Full-toned colors *lessen* the apparent size of the room; light coloring enlarges it. If you wish to *make your room appear as large as possible*, then exclude dark coloring not only on the large surfaces, but even in the patterns of the paper-hangings, and in the mouldings and ornamental parts. The nature of the use to which the room is applied should also influence the decision as to the tone of the coloring. If the room is used mostly by artificial light, which, being less pure than daylight, materially modifies the appearance of most colors—much or little, according to their strength—then keep the coloring light. If on the other hand it is a room for occupation during daylight, then the tone of coloring must be deep. Red and green with black appear dark and grave; with white they appear gay."



WINDOW GARDENS.



but where the eye has to rest upon the surface of the wall alone, a greater play of line in the patterns may become advisable.

Paper-hangings, according to Eastlake, should in no case be allowed to cover the whole space of a wall from skirting to ceiling. He says, "a 'dado,' or plinth space of plain color, either in paper or distemper, should be left to a height of two or three feet from the floor. This may be separated from the diapered paper above by a light wood moulding, stained or gilded. A second space or frieze left just below the ceiling, and filled with arabesque ornament, painted on a distemper ground, is always effective, but of course involves some additional expense. The most dreary method of decorating the wall of a sitting-room is to cover it all over with an unrelieved pattern of monotonous design."

Nothing is more difficult than to estimate the effect and intensity of colors, when spread over a large surface, from the simple inspection of a pattern-book. The purchaser will frequently find that a paper which he has ordered will look either darker or lighter when hung than it appeared in the piece. For this reason it is advisable to suspend several lengths of the paper side by side in the room for which it is intended, and it is only by this means that a correct idea of the ultimate effect can be arrived at.

How to Clean Paper-Hangings.

To clean paper-hangings, take small pieces of stale bread, about two days old, commence at the top of the room, and with the crust wipe lightly downward about half a yard at each stroke, till the upper part of the hangings is completely cleaned all around, and so continue until the whole is gone

over. This operation, if carefully performed, will frequently make old paper look almost equal to new. Great caution must be used not to rub the paper hard, nor to attempt cleaning it the cross or horizontal way. The dirty part of the bread must each time be cut away, and the pieces renewed as often as at all necessary.

How to Make a Permanent Whitewash.

Make the whitewash in the ordinary manner, then place it over a fire and bring it to a boil. Then stir in to each gallon a tablespoonful of powdered alum, a half pint of good flour paste, and a half pound of glue dissolved in water, while it is boiling.

This wash, it is said, nearly equals paint, and the expense is trifling.



CHAPTER III.

THE ART OF HOUSE-FURNISHING.

"Whatever has nothing to do is a positive incumbrance; and following out this rule, the greater part of the ornaments introduced only add to the defects of a design that has nothing of elegance, strength or utility to recommend it to our attention. Had it any of these qualities it would not require such an oppressive weight of meaningless scrolls and figures to secure a favorable notice; and any resort to this method of hiding defects is as unbecoming as it would be for a lady to wear a brooch that fastened no portion of her dress, or a chain of gold without a watch or some other article of value attached to it."—MASON.

IT is the fashion of certain art critics to condemn all modern furniture and upholstery as inferior not only in design but in substantial excellence to that made by hand in the Mediæval age. This, with men like Ruskin and Eastlake, is carried to the extreme of cynicism, but it is, nevertheless, true that since the introduction of steam-mills, and the abolition of long apprenticeships among cabinetmakers, the markets are overstocked with vast quantities of inferior furniture which it is not good economy for any one to purchase.

A century ago the fashionable woods for furniture were ebony and rosewood; at a later date, and until recently, mahogany was the favorite; now walnut is more in demand than all the others combined. Poplar is used largely by cabinetmakers as an underwood for veneering, and maple for chamber furniture; while bass, or white wood, is employed

principally in making cheap, painted bedroom suits, and is said to be as durable as finer woods. Oak is used to some extent for dining-room and library furniture, but the American oak is a very different article from that of Europe, being not only more difficult to work but more liable to warp.

What to Avoid in Buying Furniture.

In selecting furniture the cynical critics to whom we have referred caution buyers not to attach the least importance to any recommendation a salesman may make on matters of taste. "If he says one form of chair is stronger than another form; or that the covering of one sofa will wear better than that which is used for another, you may believe him, because on that point he can judge, and it is to his interest that you should be correctly informed so far. But on the subject of taste his opinion is not likely to be worth more, but rather less, than that of his customers, for the plain reason that the nature of his occupation can have left him little time to form a taste at all. He neither made the furniture in his shop nor superintended its design. His business is simply to sell it, and it will be found that his notions of beauty are generally kept subservient to this object. In other words, he will praise each article in turn, exactly as he considers your attention is attracted to it with a view to purchase. If he has any guiding principles of selection, they are chiefly based on two considerations, viz., the relative price of his goods and the social position or wealth of those customers in whose eyes they find favor."

Secondly: They advise the selection of furniture which is simple in its general form and free from extravagant contour or unnecessary curves. The tendency of the present

age in upholstery is to run into curves. Chairs are frequently curved in such a manner as to insure the greatest amount of ugliness with the least possible comfort. The backs of sofas are curved so as to be manifestly inconvenient; either too high in one place or too low in another to accommodate the shoulders of a sitter. Drawing-room tables are curved in every direction, perpendicularly and horizontally, and are therefore inconvenient to sit at and always rickety. This system of ornamentation is called shaping. It always involves additional expense in manufacture, and therefore by avoiding "shaped" articles of furniture the public will not only gain in an artistic point of view but save their money.

Thirdly : There is a notion very prevalent among people who have given themselves but little trouble to think at all on the matter, that to insure grace in furniture, it must be made in a flimsy, fragile manner. Thus we constantly hear the expression "light and elegant" applied to a set of drawing-room chairs which look as if they must sink beneath the weight of the first middle-aged gentleman who used them. "Now lightness and elegance," says a critic, "are agreeable qualities in their way, and under certain conditions of design art should be aimed at. For instance, the treatment of mere surface ornament, such as painted arabesques, etc., or of details purely decorative and useless, as the filagree gold of a lady's earring, may well be of this character; but objects intended for real and daily service, such as a table which has to bear the weight of heavy books or dishes, or a sofa on which we may recline at full length, ought not to look light and elegant, but strong and comely; for comeliness, whether in nature or art, is by no means incompatible with strength."

What to Choose in Buying Furniture.

In the choice of furniture the first and principal qualification is its *usefulness or fitness*, or, in other words, the combination of convenience, ease and propriety. Furniture is made to be used, and a couch upon which you cannot lie, or a table from which you cannot eat, or a chair upon which you cannot sit, is neither useful nor ornamental. In selecting furniture also the style of the house, the room and domestic surroundings must be constantly borne in mind, and especially that the size of the furniture will be adapted to the proportions of the apartment for which it is destined. To illustrate, a buffet, or any other article of furniture of large size, which might adorn a rich man's mansion, would look ridiculous and out of place in a poor man's dwelling.

Passing from general principles to details, we would remark that in selecting chairs it will be extremely difficult to find those that are comfortable and strong yet elegant. This is especially true of drawing-room chairs. Either the backs will be found too straight, or too high, or full of painful projections, or the springs too weak, and, except those with arms, it will be a task to find in all the cabinet-shops a comfortable yet handsome chair or sofa. With regard to coverings the most elegant and the most costly are satin brocade and silk damask. The latter differs from the brocade, which is all silk, in being woven even on the surface instead of having the figures raised. The most serviceable and most durable furniture-covering is *plush*, and it is always fashionable.

Dining-room chairs should be high enough to bring the diners well above their plates. The high chair occupied by a carver gives him an advantage. The dining-room

table should be large enough to accommodate the dishes without crowding.

Bedroom chairs should be substantial, with low seats and high backs. The cane-seat chairs that come with chamber sets of cottage furniture are not well suited for use in bedrooms. With respect to *washstands*, those should be selected which have high splash-boards to protect the wall, and which are oiled or painted, not varnished.

In selecting *bureaus*, or chests of drawers, it is important to select those which have drawers not exceeding five or six inches in depth; for every one knows the inconvenience of being obliged to delve down below innumerable strata of clothes to find some article of clothing which is wanted in a hurry, and by the additional height gained in saving depth, another drawer may be added to the set. *Bedsteads* can now be obtained of all kinds and sizes, in wood or metal, and those with a canopy and head-curtain, made of cretonne, chintz or damask, add much to the picturesqueness of a modern bedroom.

Combination Furniture.

During the last quarter of a century the ingenuity of cabinetmakers has been directed to the production of articles that serve a twofold purpose, or what may be called combination furniture. A round table has been made which at a touch can be converted into a comfortable arm-chair and writing-desk. High chairs for children have been made which in a minute can be converted into a low chair and play-table. Ottomans are so constructed that they can be changed into two small settees and two arm-chairs. An arm-chair is made that can readily be converted into an invalid couch and a library chair, the back of which turns over to form a pair of steps. At the New York Crystal

Palace in 1853 a cabinetmaker exhibited a palace secretary which combined a bedstead, writing-desk, bookcase, wash-stand, gentleman's wardrobe, medicine-drawers, secret silver closet, dressing-bureau, ladies' wardrobe and secret jewelry case, the whole surmounted by a musical and alarm clock. This combination furniture, if well made, is often very useful, especially for rooms of narrow dimensions.

Pictures and Picture Frames.

A room, however elegantly furnished, looks naked and cold without pictures on the walls. They must not, however, be too numerous, and a few good ones are better than a hundred poor pictures. The proper height for hanging a picture is given at five feet six inches from the floor to its centre, or so that the eye can fall upon the lower part. Art critics recommend not only that oil pictures should be hung by themselves, but to separate water-colors, drawings, photographs, and engravings. Each may be beautiful in itself, but to place them together is to destroy the effect of all. The print will look cold and harsh by the side of the water-color sketch, the sketch will seem unreal and gaudy by the side of the photograph. Keep them all apart—if not in separate rooms, at least on separate walls. Never hang glazed drawings, where it can be avoided, opposite a window. The sheen of the glass reflects the daylight, and annihilates the effect of the picture behind it. Take care that your picture-cord either matches or harmonizes with the color of the wall-paper behind it. Some use wire instead of cord, because the former is almost invisible at a little distance, but this seems a disadvantage.

Never suspend a framed picture, however small, from one nail. This may seem a trifle, but, independently of the

consideration of safety, the effect produced by two points of support is infinitely better. The triangular space enclosed by a picture-cord stretched between three points must always be inharmonious with the horizontal and vertical lines of a room.

Marble Tops on Furniture.

The use of marble by the cabinet-makers is increasing, notwithstanding some critics contend that marble is fit only for tombstones and should be rejected from the interior and exterior of dwellings, and very few fine tables are now made without marble tops, either carved or plain. The Italian is the favorite variety, and of this the purest white is preferred by most persons, though the dark veined is usually harder and more durable. Purchasers in choosing should take care to observe that the marble has a good *metallic* ring when struck, which shows that it is capable of resisting the action of acids and grease. When stains have come upon a marble top, the following is the best recipe for extracting them:

Saturate the soiled places frequently with *pure spirits of benzine*, which will penetrate the marble and carry the grease from the surface. This is about the only remedy known, and will answer for every kind of marble. If soiled with wine or acids, and the surface is decomposed, scrub with a strong solution of soda, and afterwards rub briskly with whiting-paste on a woollen rag. If the edges are chipped, file off the roughest part, and then rub with cuttle-fish until smooth; afterwards polish with whiting as above.

The following is said to be a very valuable receipt for
MARBLE CEMENT:

"Take plaster of Paris and soak it in a saturated solution of alum, then bake the two in an oven, the same as gypsum is baked, to make it plaster of Paris, after which they are ground to powder. It is then used as wanted; being mixed with water, like plaster, and applied. It sets into a very hard composition, capable of taking a very high polish. It may be mixed with various coloring minerals, to produce a cement of any color capable of imitating marble. This is a very rare receipt, worth twenty dollars to many readers, who can prepare it for themselves."

To Take Bruises out of Furniture.

Wet the part with warm water; double a piece of brown paper five or six times, soak it and lay it on the place; apply on that a hot flat-iron till the moisture is evaporated. If the bruise be not gone, repeat the process. After two or three applications the dent or bruise will be raised level with the surface.

To Clean Mirrors, Looking-Glasses, etc.

Take a soft sponge, wash it well in clean water, and squeeze it as dry as possible; dip it into some spirits of wine and rub over the glass; then have some powder-blue tied up in a rag, dust it over your glass, and rub it lightly and quickly with a soft cloth; afterward finish with a silk handkerchief.

To Clean and Tighten Cane-seat Chairs.

Turn up the chair-bottom, and with hot water and a sponge wash the cane-work, so that it may be thoroughly soaked. Should it be dirty, use a little soap. Let it dry in the air, and it will be as tight and firm as when new, provided the cane be not broken.

To Take out Oil or Grease from Cloth.

Drop on the spot some oil of tartar, or salt of worm-wood, which has been left in a damp place until it is fluid; then immediately wash the place with lukewarm soft water, and then with cold water, and the spot will disappear.

This will be found very useful, says Stokes, in his *Cabinet-Maker*, and by proceeding as above, every spot of grease in cloth will be completely taken out.

To Remove Stains in Tables.

Wash the surface with stale beer or vinegar; the stains will then be removed by rubbing them with a rag dipped in spirits of salts. To repolish, proceed as you would do with new work.

If the work be not stained, wash the surface with clean spirits of turpentine, and repolish it with furniture-oil.

How to Cement Broken China, etc.

Stokes says: Beat the whites of eggs well to a froth; let them settle; add soft, grated or sliced cheese and quicklime; beat them well together, and apply a little to the broken edges. This cement will endure both fire and water.

Another good receipt, and which is nearly colorless, is the following:

Dissolve half an ounce of *gum acacia* in a wineglass of boiling water; add *plaster of Paris* sufficient to form a thick paste, and apply it with a brush to the parts required to be cemented together.

Buying Carpets.

In buying a carpet, the first point to be regarded is its capacity to wear well without becoming shabby. It is a waste of money to buy a carpet of loose texture. If a cheap floor-covering be desired, sew two strips of the cheapest cotton cloth of the size of the room, and tack the edges to the floor. Then paper the cloth with any sort of room paper, and after being well dried, give it two coats of varnish, and your floor-covering is complete. This can be washed like a carpet without injury, and on chambers or sleeping-rooms, where it will not meet with rough usage, it will last two years as good as new. Another mode of providing a cheap carpeting is to have a handsome border around the room and floor-drugget in the centre, so arranged as to seem to cover and protect a handsome carpet, when in reality it covers nothing but paper on the floor. Next to texture, the most desirable quality in a carpet is cheerfulness in figure and color. The most tasteful carpets are those made of various shades of the same color, or of all shades of two colors, such as salmon and yellow, or blue and buff, or salmon and green, or all shades of green or of brown. All very dark shades should be brown or green, but not black. Avoid, in selecting colors, those which have black threads, as they are always rotten.

But while aiming at cheerfulness, care should be taken to avoid those designs which are remarkable for over-brilliancy of color. They are apt to be inharmonious with the rest of the furniture, and rich, oriental dyes frequently have a deleterious effect on the material which they stain. The crimson used in Scinde rugs, for instance, is especially destructive, and the portions dyed with this color wear out long before the rest. The dull, Indian red is far more en-

during, and is also more likely to blend well with the surrounding tints.

Another precaution to be taken in buying carpets is to *avoid large patterns*, unless the room be of extraordinary dimensions; for large figures, both in wall-paper and carpets, have a tendency to make rooms look smaller than they really are. About the best carpet that can be selected for ordinary drawing-rooms is a good Brussels, provided that the pattern is one that bears some resemblance to something in the world, and that in both figure and color it is cheerful. For a sitting-room a substantial three-ply carpet, of some medium dark pattern, but cheerful, is desirable. For bedrooms the ingrains are suitable, but the pattern should be of soft colors, a prominent one of which should be green, and the figures flowers and foliage.

In *laying down carpets* the most economical way is not to fit them into the recesses of the room, the portions uncovered by the carpet being painted in oil or covered with oil-cloth, baize, or drugget. A square carpet, it is said, may be changed eight times, and an oblong one four times, when not fitted into recesses, whereas one fitted to the room cannot be altered in position, except the apartment be symmetrical. Some authorities insist that bed-room carpets should never be tacked down, so that they may be taken up easily and frequently. They also direct that carpets "should be sewn on the wrong side, with double waxed thread, and with the ball-stitch. Take a stitch on the breadth next you, pointing the needle towards you, and then take a stitch on the other breadth, pointing the needle from you. Draw the thread tightly, but not so as to pucker. Bind *the whole* of the carpet with carpet-binding, and nail it with tacks, having bits of leather under the heads."

When a carpet begins to wear, its position should be changed so as to wear equally, and when mended, a needle should be used, and proper colored worsteds, as in embroidery. Before *sweeping* carpets with a broom it is best to sprinkle them over with damp tea-leaves or Indian meal, and when ready, the *Scientific American* gives the following directions for

Sweeping Carpets.

Place the broom upon the carpet in an inclined position, with the handle inclining forwards; drawing it quickly over the surface in this position, and scarcely raising it from the floor, will prevent the raising of very much dust. In order to do the work effectually, however, the motion should not be given by long strokes, but by a quick succession of short ones. It would be worth fifty dollars to any housekeeper, who does not understand the business, to see these two modes (one holding the broom upright and the other aslant) distinctly performed. By the former, or thrusting mode, the coarser dirt, or that which does not rise in the air, is shot ahead several feet, and spread over a large surface; by the latter, or drawing mode, it is kept more compactly together, something like the winnow of hay in the meadow. The broom, instead of being bent around like a hook, as above stated, is kept straight and smooth, and lasts much longer.

The sweeping should commence from the upper end of the room and proceed toward the fire-place, or the lower end of the room, according to the pile of the carpet. The sweeping must go with and not against the pile. When the sweeping is done, the chimney and other ornaments are to be removed, and their places dusted. Clean soap and

water should occasionally be used with a flannel cloth to the marble chimney pieces and slabs. The various articles of ornament should be carefully wiped or cleaned, and then replaced. The ledges, panels of doors, window-frames, mirrors, chairs, and tables, etc., should be dusted and restored to their places. Picture-frames must be dusted with a feather broom, and not with a linen duster.

If a broom be inserted every week in *boiling suds*, it will be toughened and last much longer, will not cut the carpet, and will sweep as elastic as a new broom.

Moths in carpets may be destroyed, both worms and eggs, by spreading a wet sheet on the carpet, and passing a hot flat-iron over it quickly. The steam, it is said, destroys them.

To Clean and Brighten Brussels Carpets.

Take a fresh beef-gall, break it into a clean pan; pour one-half into a very clean bucket, and nearly fill it with lukewarm water: take a clean, coarse cloth, and having brushed the carpet well, rub it hard with the cloth thoroughly wet with the gall water; do a small piece at a time, have ready a dry coarse cloth, and rub the carpet dry; so proceed until the whole carpet is cleaned.

A few drops of carbonate of ammonia, in a small quantity of warm rain-water, will change, if carefully applied, discolored spots upon carpets, and indeed all spots, whether produced by acids or alkalies. If one has the misfortune to have a carpet injured by whitewash, this will immediately restore it.

Oil Cloths.

In buying an oil cloth for a floor, endeavor to obtain one that has been manufactured for several years; as the longer

it has been made, previous to use, the better it will wear, from the paint becoming hard and durable. An oil cloth that has been made within the year is scarcely worth buying, as the paint will be defaced in a very little time. An oil cloth should never be scrubbed with a brush ; but after being first swept it should be cleaned by washing with a large soft cloth and lukewarm or cold water. On no account use soap, or take water that is hot, as either of them will bring off the paint. When it has dried you may sponge it over with milk, which will brighten and preserve the colors ; then wipe it with a soft, dry cloth.

Moths in Furniture.

Within a few years it has been discovered that there is a peculiar kind of moth, which infests furniture, destroying alike in summer and winter. It penetrates sofas or chairs between the backs or seats, or under the seats, where an opening in the springs permits a path of exit. The only effectual preventive known is to remove the furniture from the walls frequently, and whisk it well under the seats to prevent the lodgment of the fly. The usual remedies of Cayenne pepper, Scotch snuff, camphor, turpentine, etc., avail little against the furniture moth. They may be removed by taking off the muslin from under the seats, and from the outside ends and backs, and exposing it to the air. A whisk, or the open hand, will beat all off, and may cause their absence, as they do not like to be disturbed. Whisk well twice a week, and in furniture as yet free from moths, which is to be left without attention during the summer, protection may be afforded by camphor in small bags, or *patchouli* highly concentrated.

CHAPTER IV.

HOUSEHOLD CONVENIENCES NOT IN GENERAL USE.

"It is sometimes said that there are less improvements in the art of housekeeping than in any other. It is quite clear that there are not enough of them, and those which are made are not generally adopted. Let us refer now to what we regard as an improvement in the little art of shelling beans. The old method was making use of the thumb and fingers; then the use of a needle to prepare the pod to open readily. Now the method is to pour upon the pods a quantity of scalding water, and the beans slip very easily from the pod. By pouring scalding water on apples, the skin may be easily slipped off, and much labor saved."—ROBINSON.

SOME one has remarked that it would be better for a lady to give up some expensive article in the parlor, and apply the money thus saved for kitchen conveniences, than to have a stinted supply where the most labor is to be performed. If our countrywomen would devote more to comfort and convenience and less to show, it would be a great improvement. A full supply of all conveniences in the kitchen and the cellar, and a place appointed for each, very much facilitates domestic labor, and for want of this, much vexation and loss of time are occasioned while seeking vessels in use or in cleaning those employed for various purposes.

An experienced housekeeper has also remarked that you must have plenty of *kitchen towels*, or the chances are ten to one that the first hired girl you have will take a damask tablecloth to wipe the dishes and a fine wiping towel for a

pot-cloth. The best material for kitchen cloths is the ordinary American tow linen, and it is worth far more than the imported crash, which almost everybody uses.

It is a great economy of time and labor to have the articles in constant use in cooking and housework arranged in compact form and close together. In the cook's galley of a large steamship, every article used in cooking for two hundred persons is often contained in a space not over nine feet square, and so arranged that with one or two steps the cook can reach all that he uses. Around the sink is probably the best place to arrange the shelving and compartments for holding the articles in constant use, such as boxes for holding Indian meal, rye and wheat flour, shelf-boxes for scouring materials, dish-cloths, and can-pails for sugars. Wooden can-pails are said to be the best articles in which to keep sugars, both white and brown, and a tin can with a tight movable cover and a cork in the spout is the best for molasses.

A well-equipped kitchen will contain, among its iron ware, pots of different sizes, a long iron fork with a handle, a large and small gridiron with grooved bars, a bake-pan, two skillets of different sizes, and a flat skillet for frying, a griddle and a waffle iron, tin and iron bread-pans, two ladles of different sizes, a skimmer, a toasting iron and two teakettles of different sizes, of which the handles do not lie flat on the sides of the kettle, for they are very inconvenient, and burn the hands when heated, as we know by experience. Portable furnaces of iron or clay are very useful in summer for washing, ironing and stewing. A spice box and a mill for grinding coffee, strong knives and forks, a sharp carving-knife, an iron cleaver and board, a fine saw, steelyards, chopping tray and knife, knife sharp-

ener, iron spoons, flat irons, ruffle iron and crimping iron, are all desirable. A kitchen should be also supplied with tinware and tubs, pails and other wooden ware, and baskets of various sizes for clothes, marketing, eggs and fruits.

In buying tinware and kitchen utensils generally, it is economy to purchase the best at first. The very best double plate tinware will last a lifetime, while the poor cheap kind will not last a year. We would also caution housekeepers against the low-priced earthenware, "particularly that which looks like the substance of a common brick when broken. The solid, strong stoneware costs perhaps a quarter more, but it is worth ten times as much as the other."

Assuming, however, that our readers are familiar with the articles that are regarded as indispensable by all housekeepers for kitchen service we proceed to call their attention to some

Labor-Saving Contrivances not in General Use.

The *Stock-pot* is a standard fixture in French kitchens, but it is little known in America, though its introduction would be a great and economical convenience. It is always kept simmering to receive trimmings of meat, bones, remnants of fowl or game—in short, to be a save-all for the conversion of worthless scraps into wholesome nutriment. Whether flavored with vegetables or not, the contents of the stock-pot will prove invaluable, both to furnish occasional basins of soup, and to assist in compounding all sorts of made dishes, where something better than mere water is required to moisten them. If the odds and ends of the kitchen do not supply enough materials, a few coarse fresh bits of meat from the butcher will easily make up

for the deficiency. "Broth," says Ude, "is the foundation of cookery."

Larding-pins or *larding-needles*, for introducing strips of bacon into veal, the breasts of fowl, calf's liver, etc., and *iron skewers*, for trussing meat and poultry previous to cooking, are very common utensils in French kitchens, but so little is known of them in America that it is probable our cooks would leave the skewers in the fowl or joint when placed on the table, to puzzle and confound the carver.

Two or three *whitewood boards*, about twenty inches or two feet square, on which to chip vegetables, cooked or uncooked, meat, suet, sweet herbs, etc., are not too many to have. They are both neater and more convenient than the surface of a deal table, which is generally used for that purpose.

The *American oven*, or *kitchen*, for cooking small things before the fire, is very highly commended by English writers on cookery.

The French *Bain-marie*, or *hot water bath*, is a very useful utensil for stewing gently without the possibility of burning, for warming up cold dishes, and keeping things hot for travellers, sportsmen and professional people. It is a stew-pan with a double bottom, containing water between the fire and the inner bottom. Turtle, ox-tail, and such like soups, when once made, should always be heated up again in a *bain-marie*, which not only saves the meat, etc., from sticking to the bottom, but preserves the delicacy of the flavor.

The *frying-pans* commonly sold are much too shallow to fry meats or fish by *plunging* them into hot fat, which is the French idea of frying. Every kitchen should possess a frying-pan not less than six inches deep, oval, not

round, and long enough to accommodate a respectable-sized fish.

Scales and weights to proportion the quantities of ingredients used, and to verify the weight of goods received into the house, are not as common in American kitchens as they ought to be.

Pasty pans are a useful article for making a savory and delicious preparation of meat and potatoes. They consist of a circular pan with a perforated lid, having a valve pipe screwed on to it. The meat is placed at the bottom of the pan, with seasoning, butter, and a little water, and the perforated plate is laid over it. Some mashed potatoes mixed with milk are next arranged on this plate; filling up the whole space to the top of the tube, and finishing the surface in an ornamental manner. If carefully baked the potatoes will be covered with a delicate brown coat, and retain all the savory steam arising from the meat.

Revolving gridirons are made, having fluted bars lined with enamel. The gravy that flows from the meat runs into the fluted bars, and thence into a small receptacle in the middle of the handle, so preserving a nice quantity of the gravy. As the part on which the meat rests turns round, the necessity of frequently moving the meat is obviated.

A novel *egg boiler* has been invented, to which the name of the "Whistler" has been given. It consists of a cylinder in which the eggs are placed. Attached to the cylinder is a whistle which, acted on by the steam, gives notice that the cooking of the eggs is completed, and renders it unnecessary to watch the process.

A bronze *egg steamer* has recently been invented. A little water is poured in, the eggs placed in a frame inside,

and the spirit lamp being lighted, the steam cooks the eggs. It is egg-shaped, in bronze, and very neat.

Several different kinds of *egg beaters* are to be had, but purchasers should remember that eggs should be beaten with a circular motion from right to left.

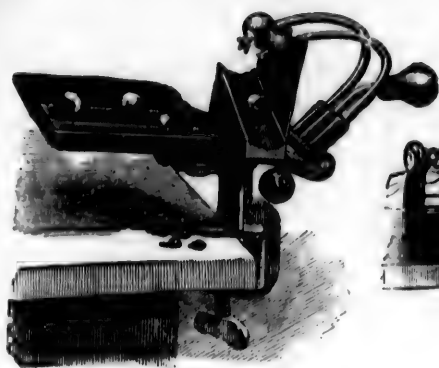
Of *coffee pots* the number is so great, each possessing some point of excellence, that a selection is bewildering. One of the most useful styles, however, is the "Old Dominion Coffee Pot," made in Philadelphia. In this the ground coffee is placed in a strainer, forming the lower portion, and boiling water poured on it; a condenser containing cold water is then placed over, forming the upper part; the aroma-bearing vapor rises, is condensed, and returned into the coffee, the aroma being thus perfectly retained.

Another plan forces the boiling water to filter through the coffee, carrying away the aroma, and leaving the bitter principle in the worthless grounds.

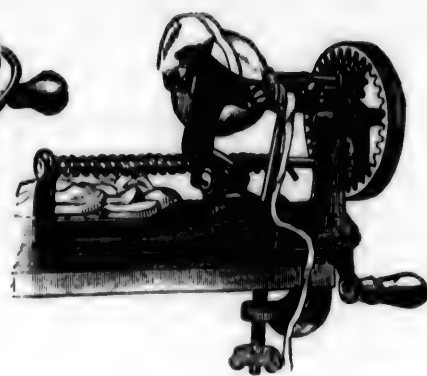
An elegant but rather pretentious utensil is "The French Balance Coffee Machine," composed of two parts connected by a tube. The coffee being heated in one receiver, passes through the tube and strainer into the other perfectly clear and containing all the aroma.

A very useful and at the same time neat coffee pot is "The Vienna Coffee Machine," especially for summer use. The water is poured in, and the coffee then placed in a strainer over it; a spirit lamp is lighted under, and as the water boils it rises through the coffee and overflows into the main holder. This coffee pot swings on a stand, and a slight motion pours the coffee into the cup. Some shapes are very elegant.

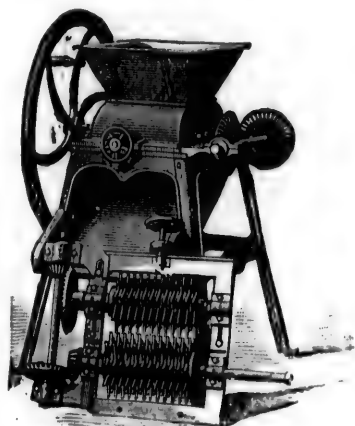
For roasting meat and game or poultry, which is always preferable to baking, a *French turnspit* is useful. In this



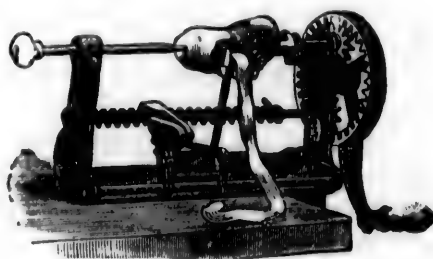
CHERRY STONER.



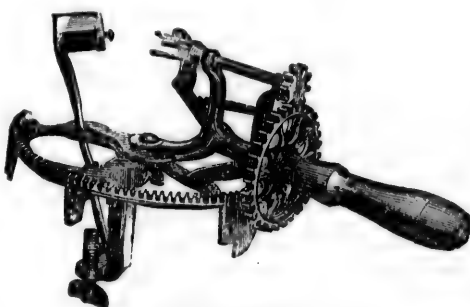
APPLE PARER.



ICE CRUSHER.



POTATO PARER.



APPLE SLICER.



THE VIENNA
COFFEE MACHINE.

NOVEL HOUSEHOLD CONVENIENCES



the spit runs through an improved form of Dutch oven, and is kept revolving by machinery, which, when wound up, runs for about two hours, a gong calling the cook's attention when it stops.

But the most useful meat-cooker for a family of any size is *Warren's Cooker*, the invention of a captain in the English navy. The principle is cooking by the heat of water and steam; the meat being placed in a pot without water, which fits into a boiler and just touches the water, the steam from which encompasses the sides and rises by a passage into another chamber, in which puddings are cooked, and heating a third, in which are vegetables, escapes through the lid. When cooked enough the meat is placed for about ten minutes in the oven to brown.

The advantages are, that no meat juices evaporate in the cooking; no trouble is needed in watching the meat after the water boils; it cooks easily over a small gas jet, and the most inexperienced help can use it after once being shown. Fish and game it cooks in perfection.

An economical way of using cold meat is to mince it, and a *mincing knife* with two or more blades, for a small family, is useful. For large families and hotels mincing machines are now made.

Apple and pear parers are great labor savers, and are now made to cor. . . addition to paring. *Raisin seeders* of different kinds have been invented, and also *cherry stoners*.

A little machine for slicing potatoes is an ingenious invention, and can be used for slicing beets and other similar vegetables. A graduated spring pushes the potato forward after each cut.

In families where sausages are much appreciated, a

sausage machine, which can be purchased for a small sum, is desirable. It can also be used for chopping vegetables so that they will dissolve perfectly in soups and stews and afford many savory dishes.

A *pea sheller* has been invented that will shell a peck of peas in ten minutes. The pea pods are thrown into a hopper, and after a handle has been moved backward and forward a few times, the pods fall out in front, while the peas pass into a drawer underneath.

A *tendon separator* is pronounced by some to be the greatest boon ever conferred on unskilled carvers. Soyer says of it, "If it were more generally used there would be no more birds flying across the table in the face of guests; no more turkeys deposited in a lady's or gentleman's lap; no more splashing of gravy to spoil satin dresses; but all would be divided with the greatest facility and in the most elegant manner, and the poultry would look much better at table."

Refrigerators are valuable articles of household convenience not so much in general use as they ought to be. They serve for keeping meat wholesome, vegetables crisp, drinks of different kinds cool, milk from souring, butter solid, etc., etc; but it should be remembered that an often renewed jug or open dish of lime-water adds much to their efficiency, absorbing the impure gases which meat, fish, etc., give off at even a very low temperature; and in purchasing a refrigerator be particular to choose one in which the ventilation is perfect.

Portable refrigerators are now made, easily carried from room to room, and placed on the table at meals.

Ice-cream freezers, too, are useful in many families, adding greatly to comfort at a small expenditure. Various

styles are made, each claiming a peculiar excellence; but the most simple are the most efficient.

For the summer, *gas cooking stoves* are very desirable. Several kinds are now made, giving great heat with small consumption of gas; one—The Table Gas Stove—being especially useful. This connects with the ordinary gas burner by a flexible tube, will stand on the breakfast table, and boil sufficient coffee for an average family. It cannot be overturned, and the flame burns so well as not to soil the brightest tinware.

A griddle *greaser and scraper* is a recent invention for saving lard, and for cleanliness.

A no-drip molasses jug saves much discomfort.

Knife-cleaning is a duty which often becomes irksome in small families, and is always laborious. The *Rotary Knife Cleaner* saves a great deal of time and labor, and cleans very effectually, but unless care is exercised it is apt to wear the knives quickly.

A *cinder sifter* is useful and economical. One we have seen will stand in a corner and occupy little space. The ashes, as taken from the grate, are poured in at the top, and falling on a cone and sieve, the cinders fall into a hopper at the front and the ashes into a hopper at the back, and are easily removed.

Among the patented articles there is also a *funnel strainer*, or a funnel and strainer in temporary combination, united very simply by a catch and spring handle, so arranged that when the funnel and strainer are used jointly, they are held firmly together; and when either one is to be used alone, they can be easily separated.

There are also a number of contrivances patented for filtering water, many of them worthless; but a good and cheap *domestic filter* can be made as follows: Take a

flower pot, and insert a sponge in the hole in the bottom, fill the pot with alternate layers of sand, charcoal, and small pebbles. The flower pot thus filled up may then be placed on a jar or other convenient vessel, into which the water can be received as it filters through.

A *clothes line protector* is not a new invention, but it cannot be said to be in general use. It consists simply of a little box fastened to a post and enclosing a wheel and a crank, with which a hundred feet of line can be wound up in one minute. When the line is wanted it can be run out with equal facility, and by a turn of the wheel can be tightened, then a catch holds it in its place.

How to Sharpen Edged Tools.

It has long been known that the simplest method of sharpening a razor is to put it for half an hour in water, to which has been added one-twentieth of its weight of muriatic or sulphuric acid, then lightly wipe it off, and after a few hours set it on a hone. The acid here supplies the place of a whetstone, by corroding the whole surface uniformly, so that nothing further but a smooth polish is necessary. The process never injures good blades, while the badly hardened ones are frequently improved by it, although the cause of such improvement remains unexplained. Of late this process has been applied to many other cutting implements. The workman, at the beginning of his noon-spell, or when he leaves off in the evening, moistens the blades of his tools with water acidulated as above, the cost of which is almost nothing. This saves the consumption of time and labor in whetting, which, moreover, speedily wears out the blades. The mode of sharpening here indicated would be found especially advantageous for sickles and scythes.

In this connection we may remark that, *to remove rust from steel articles*, as knives, forks, razors, etc., cover with sweet oil, well rubbed on, and let it remain for forty-eight hours, then rub with unslacked lime, powdered very fine, until the rust disappears.

"To *prevent rust* on iron or steel," says Dr. Brewer, in his "Guide to Science," "take one pint of fat oil varnish, mixed with five pints of highly rectified spirits of turpentine, and rub with a sponge. This varnish may be applied to bright stoves, and even to mathematical instruments, without hurting their delicate polish, and they will never contract any spots of rust."

We have already advised our readers not to buy a tea-kettle of which the handle rests against the bulge, as it may burn your fingers; and for the same reason do not buy a soup ladle except it has a non-metallic handle: that is, one either of wood, bone, or ivory.

To prevent a lamp from smoking, soak the wick in vinegar, and dry it well before you use it.



CHAPTER V.

ON THE ART OF MARKETING.

"Tell me what kind of food you eat, and I will tell you what kind of man you are."—SAVARIN.

HR. KITCHINER, in his well-known "Cook's Oracle," says the best rule for marketing is to pay ready money for everything, and to deal with the most respectable tradesmen in your neighborhood. He thinks if you leave it "to their integrity to supply you with a good article at a fair price, you will be supplied with better provisions, and at as reasonable a rate as those bargain hunters, who trot 'around, around, around about' a market, until they are trapped to buy some *unchewable* old poultry, *stringy* cow-beef, or *stale* fish, at very little less than the price of prime and proper food." But on the other hand, it is reported that two Frenchmen, in order to test the question, agreed to buy precisely the same articles on the same day in the Paris markets, the one to take everything at the dealer's prices, and the other to bargain, jew, and beat down, and on comparison of cost it was found that the latter bought his marketing for twenty-five per cent. less than the one who did not bargain. Those who are really good judges of provisions can, with cash in hand and plenty of assurance, no doubt derive an advantage from buying in the open market, but others will do better by adopting Kitchiner's advice, and deal with "respect-

able tradesmen;" and especially those whose conceit is greater than their knowledge, or who pretend to know more than the dealers, when they really know nothing, should not trust themselves among the Philistines of the markets.

How to Choose Beef.

Of beef, that from the steer or ox is generally considered the best, though heifer beef is but little inferior to that of the ox. Good beef will exhibit a grain of deep coral red with white rather than yellow fat, and will yield easily to the pressure of a finger or knife, rising up quickly after pressure. Yellowish fat is an evidence that the meat is of an inferior quality. In old beef the texture of the meat will appear closer, the flesh coarser to the sight, as well as harder to the touch.

Mr. De Voe, superintendent of one of the New York markets, and author of books relating to markets, makes the following remarks on

Beef and its Different Kinds.

The hindquarters, as is well known, furnish the choicest cuts, and supply the celebrated "baron of beef," so much esteemed in England as the crowning dish for a Christmas dinner. The thick part, in which is the hip-bone, gives the largest pieces, while the small end cuts to pieces each from eight to twelve pounds. The best of these is usually called "the middle-cut sirloin." The other part near the ribs is the *thin-end sirloin*, resembling the middle-cut sirloin, but with less tenderloin, and is sometimes taken in preference by those who have small families, or who like it on account of its closeness to the prime ribs. It is cut up also into small loin or porter-house steaks. The thick

part of the sirloin contains the largest part of the tenderloin (*fillet-de-bœuf*), making a large and choice piece of from twelve to twenty-five pounds for roasting, sometimes called the *thick-end sirloin*. When not used for roasting it is cut into three kinds of the finest dinner steaks, of which the first and best contains the largest quantity of tenderloin, and is known as the "hip sirloin steak." The next in order is the "flat bone sirloin steak," of which there is about the same number as the "hip sirloin steak." Next comes the same number of the "round bone sirloin steak," which is cut up to the socket bone, and makes excellent beefsteak pie, beef tea, minced collops, etc., as it is leaner than either of the foregoing. The *small-end sirloin*, when not used for roasting, is commonly known as "porter-house steaks." The *tenderloin*, the most tender portion of the beef, is taken from the kidney side of the whole sirloin, and is considered by many the choicest portion of the animal. This choice piece owes its tenderness to its situation in the living animal, this muscle being seldom used or called into action.

The whole rump piece is usually divided into two or more pieces. The one that joins on the sirloin is the "socket piece," the other is called the "rump of beef." When this last is divided through the centre streak of fat, cutting about half way across the dark bone on the left side of the fat, the smallest piece on the left side is called the *edge bone*, and the other side the "rump piece." From the rump of beef are also cut pieces for bouilli, stewing, potted beef, fricandeau, etc.

The buttock forms three pieces for smoking—the *inside piece*, *outside piece*, and *veiny piece*—of which the first is generally preferred, but the last is the most tender. If the buttock be cut into two rounds of beef—the first and

second cuts—the first will be larger and better than the latter; they are used for *à la mode*, *à la double*, bouilli, stewing and corning.

There are thirteen ribs in the forequarter, nine of which are cut off from the *chuck*. The first seven are called prime ribs, and are cut into the choicest roasting pieces, by subdivision into three or more pieces. The *chuck* contains the last four ribs running under the shoulder-blade, and the neck piece. The second-cut chuck rib is a very sweet, juicy-eating piece of beef, as well flavored but not quite so tender as the first-cut chuck rib. This joint costs much less per pound. The next cut being the twelfth and thirteenth, or both ribs together, is commonly known as a chuck piece. They are not so good, but with the blade out and a piece of nice fat or suet placed within, makes an excellent piece to "roast in the pot," *à la mode* or for potted beef, bouilli, mince pies, soups, etc. The *brisket piece* is much used by the French for bouilli, soup, and a very good piece corned or salted.

Of beef, the back part of the rump is a convenient and economical piece, especially for a small family. It is a long and rather narrow piece, weighing about ten pounds, and contains less fat and bone than any other, equally good, in the ox. The thickest end affords nice steaks, and next to them is a good roasting piece, and the thinnest end, which contains the bone, is very good corned or for a soup. The whole is an excellent piece for roasting in case so large a one is needed.

Dr. Kitchiner advises that you should never think of ordering beef for roasting, except for Sunday, and when you order meat, poultry or fish, tell the dealer when you intend "to dress it, he will then have it in his power to serve you with provisions that will do him credit, which

the finest meat, etc., in the world will never do, unless it has been kept a proper time to be ripe and tender."

A beef's *tongue* has always been regarded as a delicacy. The best tongues are those which are thick, firm and fat on the lower side. When fresh, they are used for stews, mince pies, etc.; when pickled or smoked, for boiling, and when cold are choice eating.

A beef's *liver*, which is of a clear, dark color, is good, but the best is of a clear, bright, yellowish-red color. A certain sign that it is tender is when it is easily mashed when pressing on it with the finger. Those that have streaks, dark and "sedgy," sandy spots and abscesses, are unfit for food.

A beef's *heart* is best when it has a large portion of nice clear fat around the top part. The purposes for which it is commonly used are for stuffing, roasting or stewing, and it is a good, wholesome and nutritious food as well as one of the cheapest which the animal affords.

Points in Good Veal.

Veal, to be good, must not be too young and must not be tainted. When too young the bones are very tender, resembling nerves more than bones, and the meat is gluish, with little or no flavor. Many diseases, especially in children, arise from eating such meat. The best veal is made out of calves not less than four nor more than ten weeks old, and in appearance is juicy, finely grained, with pinkish white fat. If the meat be very white, that shows the animal was bled before it was killed, which injures the flavor. If the meat be yellowish, or contain yellowish spots, it is not fresh.

The choice part in veal, as in beef, is the hindquarter, which is usually subdivided into *leg* and *loin*. The loin is

the best portion for roasting; it also makes fine chops for broiling, frying or stewing, and when too large is divided into two small joints, of which the thin is called the "kidney end," and the other the "thick end." The leg is used whole for roasting, and from it is cut the "fillet of veal," or veal cutlets. The part of the leg after the fillet is taken out is the "knuckle of veal," which makes a good, light stew or boil.

The forequarter includes the shoulder, neck and breast. A small family can make two dishes from the shoulder by having the blade taken from the thin end for roasting and stewing. The "knuckle," left with the flesh on, with the blade-bone, will make an excellent and economical soup or stew.

A leg of veal is also an economical piece to buy, for you can take off cutlets from the large end, make broth of the shank and roast the centre.

Calves' sweetbreads are considered by some as the greatest delicacy of the meat kind. The calf has two, known as the "throat sweetbread," from the neck and throat, and that from or near the heart, called the heart sweetbread, which is the more delicate. The color should be clear and a little darker than the fat.

In calves' heads, when fresh, the eyes have a bright, full look, and the skin seems firmly fastened to the head. The young horn should appear, to indicate the animal was old enough to kill, for a small head and the absence of the horn show the animal was too young to make wholesome food. Never buy calves' heads or feet with a yellowish look, or which are slippery or slimy to the touch. When the head is split open, the sense of smell will detect any unsound condition of the brain.

In buying *calves' feet* for use in soup always get those

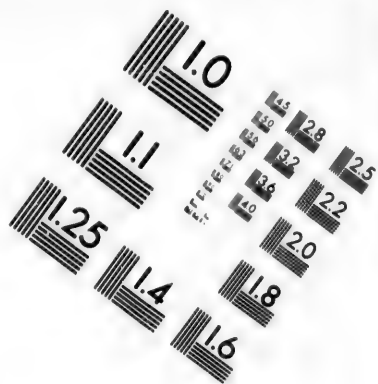
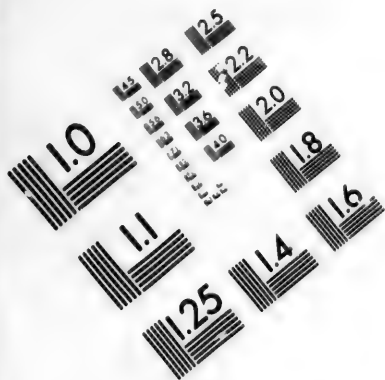
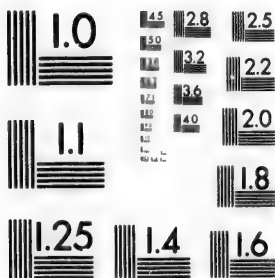


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that are singed, not skinned. Much of the glutinous or jelly property is located in the skin.

When you roast or broil a piece of veal, baste often. Veal is better when a little overdone; it is not good and operates as physic if underdone.

How to Select Mutton and Lamb.

Mutton depends for its quality partly on the breeds of sheep and the age of the animal. The best mutton comes from sheep from three to five years old, and even older. The best is of a fine grain, the lean firm, succulent and of a color rather darkish red, the fat white, clear and hard, and the leg bones clear and nearly or quite white. Poor mutton is seldom fat, but, if so, the fat will look yellowish, and if the animal has been driven far, or is in a diseased state, the flesh will be flabby, the kidney fat small, stringy in appearance, while a bluish shade will appear in the lean, seen through the skin on the back. Ram mutton may be known by the redness of the flesh and the sponginess of the fat, which has a darker and sometimes a more yellowish shade than is seen in the best mutton.

The two loins together are called the "saddle of mutton," which is the finest and choicest part for roasting.

To choose lamb, examine the fat on the back, and then that on the kidneys, both of which should be white, or light in appearance, and hard. When lambs have been roughly handled, exposed to cold and stormy weather, or kept without food and far driven, a feverish state results, and the flesh becomes of a dark red color, the fat rather yellow, and the meat is tasteless, tough and dry.

Not less than a quarter of lamb is sold when it is first brought to market, and then its weight seldom exceeds five or six pounds. Age and the milk of a grass-fed ewe, and

the genial heat of the sun, speedily increase the weight of the quarters from eight to twelve pounds each, and with age and forced feed these later in the season reach as much as twenty-five pounds.

Pork, Ham, and Lard.

A pig until six months old is called a shoat; after that age it is entitled to be called a hog. When the rind is tender and thin, or semi-transparent, the pork is young; when thick and hard it is old. In prime pork the fat on the back should be half an inch thick, firm and white, while the lean should be of a pale, reddish color, and sappy. The best pork is dairy-fed.

Measly pork may be known by the yellowish lumps or kernels seen through the fat, and the lean and the heavy and dull appearance of the flesh—reject it.

Every part of the hog, even the bristles, is available for some useful purpose. For roasting, the *chine* of pork is considered the best, and for various other purposes many prefer this to the small quarters, or that on which the skin is usually permitted to remain, as the flesh is leaner and thicker.

Pork, like veal, when properly cooked, should be well done.

In selecting *hams*, run a knife along the bone, and if it comes out clean the ham is good, but if it comes out smeared it is spoiled.

Soyer says the best plan to test the freshness of pork, or any meat, is to take with you to market in hot weather two wooden skewers, and insert them in the flesh near the bone and remove them, and the nose will detect any taint immediately; this is much better than touching and feeling

the meat. These skewers should be scraped after having been used.

Good *bacon* has a thin rind, clear, red flesh, and the lean adheres closely to the bone. If the bacon has yellow streaks, it is rusty, and not fit to use. When purchasing either hams or shoulders in a cured state, you may conclude, if their appearance is white or dried, they will be very salt, and much of their sweetness extracted in consequence of having been long preserved in a strong, harsh pickle; or they have been badly cured. To be good, they must be bright, clean and firm.

Of *sausages*, the best are made altogether from pork, chopped small, seasoned and run into "casings." The city sausages are small, being meat run into lamb "casings," while those usually made in the country are large and run into beeves' or hogs' "casings." Some of these are well and cleanly made, and others are as bad and quite as dangerous food as city sausages. Deceit is practised by mixing a large percentage of water with the meat; some will put in one-eighth more before it is pressed into the skin. This gives them a very moist, soft and flabby appearance, while a good article is firm and nearly dry on the outside. There is danger too in the kind and quality of the flesh that some use, and it is hard to tell from what animal it came, or whether it was in a diseased condition. The only way by which the buyer can be protected is to make his purchases from a well-known dealer, who is found reliable, or to prepare the meat himself.

Sausage meat is prepared in the same manner as sausages, and not being put in "casings," is more easy of inspection. This meat and sausages are both excellent food, when one is confident they have been cleanly and properly made, and if not, the less one has to do with them the better. The

same remark is applicable to all kinds of prepared meats.

Lard is frequently adulterated. It is a common practice among the dealers in lard to mix from two to five per cent. of milk of lime with the melted lard. A saponaceous compound is formed, which is not only pearly white, but will allow of the stirring in, during cooling, of twenty-five per cent. of water.

When there is water in lard, it flies all over the fire; in that case, boil it a few minutes with a cover on the pan, and then use.

How to Keep Meat from Spoiling.

The following is a recipe for this purpose, for which hundreds of persons have paid ten, and even twenty dollars, amounting in the aggregate to thousands of dollars:

Take a quart of the best vinegar, two ounces of lump sugar, two ounces of salt. Boil these together for a few minutes, and when cold, anoint with a brush the meat to be preserved. For fish the mixture is to be applied inside; for poultry, both in and outside.

Meat, either before or after it is cooked, may be preserved for a considerable time, even in warm weather, by being placed in the centre of a clean earthenware vessel and closely surrounded with common *charcoal*. To prevent the flies from "blowing" the meat, the vessel ought to be covered with a wire gauze.

Another mode of preserving meat sweet and good for several days in the warmest weather, is to cover it lightly with bran and hang it in some passage where there is a current of air.

How to Judge Poultry.

In chickens that are *fresh* the eyes will be full and bright, and the feet moist, soft and limber. If stale, the eyes will be dry and sunken, and if any part of the body is dark-colored or green it is spoiled. If the rump is hard and stiff, says Professor Blot, it is fresh enough; but if soft, it is necessary to examine the bird carefully, for it may be tainted.

Buy a chicken with white flesh and pale yellow fat. If young, the cock will have small spurs, and the hen will have the lower part of the legs and feet soft and smooth; in old chickens these parts are rough, as if they had seen hard service in many travels. In young poultry the lower end of the breast-bone will yield readily to the pressure of the finger, but some dealers arrange this in old fowls in order to deceive.

Soyer recommends that, where chickens are to be killed in the morning and eaten for dinner, to give each, "shortly before killing it, a *teaspoonful of vinegar*, which will cause them to eat tender. This can be done with all kinds of poultry."

A young turkey has a smooth leg and a soft bill, and, if fresh, the eyes will be bright and the feet moist. For a small family a young hen turkey will be most suitable, as it is likely to be smaller, fatter, and plump.

Young ducks feel tender under the wing, and the web of the foot is transparent. The best are thick and hard on the breast.

Young geese have yellow bills, and the feet are yellow and supple; the skin may be easily broken by the head of a pin; the breast is plump and the fat white.

If the skin be thick and tough, and the bill and legs are of a dark, reddish yellow, let the dealer keep the goose.

An old goose is unfit for the human stomach.

Buying Game.

There is no article of food so deceptive in appearance and so difficult to judge whether it is young, tender and good or not, as GAME.

In general, we may say that young birds may be distinguished by the softness of their quills, and that females are more tender and juicy than males. Old *pheasants* may be known by the length and sharpness of their spurs; in young ones these are short and blunt. Old *partridges* have light blue legs, instead of yellow brown. *Wild fowl* may be known to be old from their bills and the stiffness of the sinews of the legs; those that have the finest plumage are the poorest eating. *Hares* and *rabbits* are tested by tearing the ear, and breaking the jaw-bone between the finger and thumb; if they do not tear or break easily, they are fit only for soup or "jugging." When game is not to be cooked immediately, it is prudent to pepper the place where they were shot.

In buying *venison*, choose the dark-colored meat, not the black, but the rich reddish-brown flesh, with fine grain, and well coated with fat. Keep it hung up in a cool, dark cellar, covered with a cloth, and use as soon as you can conveniently.

Vegetables Appropriate to Different Meats.

Potatoes are good with all meats. With poultry they are nicest mashed. Sweet potatoes are most appropriate with roast meat, as also are onions, winter squash, and asparagus.

Carrots, parsnips, turnips, greens, and cabbage are eaten with boiled meat, and corn, beets, peas, and beans are appropriate to either boiled or roasted meat. Mashed turnip is good with roasted pork and with boiled meats.

Tomatoes are good with every kind of meat, but specially so with roasts; apple sauce with roast pork, and cranberry sauce with beef, fowls, veal, and ham.

Currant jelly is most appropriate with roast mutton and venison.

Pickles are good with all roast meats, and capers or nasturtiums with boiled lamb or mutton.

Horseradish and lemons are excellent with veal.

How to Select the Best Vegetables.

Of all vegetables the *Potato* takes rank as the most useful and wholesome and least expensive. In buying potatoes, those should be preferred which are of good size, free from blemishes, and having a small eye. In order to test their soundness, cut off a piece of the larger end, and if spotted, they are not sound, and therefore very inferior. Those are best which are fresh from the mould, and have never been wetted until they are cleaned to be cooked.

Turnips are among the least nutritious of all food, being nearly ninety per cent. of water, but for those who are disposed to eat too much, they are useful by stimulating intestinal action and removing constipation. Turnips of middle size are the best for the table, as the large ones are apt to be spongy.

Tomatoes are among the most healthful of vegetables, and good whether eaten hot or cold, cooked or raw, fried in sugar and butter, or stewed with salt and pepper. The medium sizes are the best.

Cauliflowers are considered best when they are large, solid, and creamy. They are stale when the leaves are much wilted, and soft dark spots are seen through the head.

In purchasing *celery*, choose the solid, close, clean, and white stalks, with a large close heart, as they are likely to be the most crisp and sweet, though all celery is rather bitter early in the season. The season begins about the middle of August, and celery is sweeter and better after frost.

Of *egg-plant*, the large, purple, oval-shaped kind is the best, and they taste, when fried in thin slices, something like an oyster. They should be firm, not ripe.

Mushrooms are a dangerous article for an inexperienced person to buy, as it is difficult to distinguish the genuine from the poisonous. As a general rule, it may be stated that in eatable mushrooms the stalk and top are dirty white, and the lower part has a lining of salmon fringe, which changes to russet or brown soon after they are gathered. The poisonous manifest all colors, and those which are dead white above and below should be let alone.

A good test is said to be to sprinkle salt on the spongy part, and if they turn yellow they are poisonous, but if they become black they are good. Let the salt remain on a little while before you decide on the color. Mushrooms are in season during September and October, but may be cultivated artificially throughout the year.

Peas should be always bought in the pods, which should feel cool and dry. Close packing gives them a mashed or wet appearance, and a warm feeling, which injures their natural flavor; and when the pods begin to look rusty the

pea has a black spot, and is too old to be good. They should be cooked as soon as possible after having been picked.

As a general rule, it may be said of all kinds of vegetables, that if they snap crisply they are fresh, but if, on the contrary, they bend rather than snap, and have a flabby appearance, they have been gathered for some time, and should be bought for stale vegetables.

How to Preserve Fruits and Vegetables.

Potatoes should be put into the cellar or a cool, dark place, as soon as they are dug. They are injured by being exposed to the sun or air or frost. Some housekeepers keep them in barrels, and have sods laid over them. Others lay them in heaps in the cellar, and cover them with mats, or bury them in sand or earth. Others, again, dip them for a minute or two in boiling water, and after they are dried, put them in sacks. This is to destroy the germs, and is a valuable discovery. To prevent them from sprouting in the spring turn them out on the cellar floor. To thaw frozen potatoes put them in *hot* water.

Cabbages may be kept by burying them in sand, with the roots upward. But the best way to keep them through a severe winter is to leave about ten inches of the stem attached to them, and scoop out the pith to the extent of an inch. Suspend the cabbages by means of a cord tied around the stem, so that the portion from which the pith was taken remains uppermost, which regularly fill every morning with fresh water.

Celery should be buried in sand, and *turnips* and *beets* should be put in a dry part of a cellar.

Apples should remain out of doors, in barrels, until the weather becomes cold. They should not be headed up immediately after having been gathered, as a moisture accumulates upon them, which causes decay. When brought in, set them in a back room until the weather requires that they shall be put into the cellar. A linen cloth laid over them will suffice until very cold weather. Many good housekeepers prefer not to have apples headed up at all. There is an advantage in being able to pick them over several times during the winter, as one decayed apple may injure all its neighbors. If they are moist, wipe them. If frosted, put them in *cold* water.

Onions keep best spread out over the floor.

Parsnips should be buried in a pit in the garden, and in very cold climates not opened until March or April.

Squashes should be kept in a dry place, and as cold as may be without freezing.

Herbs should be gathered on a dry day, and when they are just beginning to bloom, as they are then in their perfection.

Medicinal herbs should be dried, put up in paper bags, and labelled. The leaves of those used in cooking should be pounded, sifted, and put in labelled boxes or stoppered bottles.

Herbs retain their virtue best if dried by artificial heat. The warmth of an oven, a few hours after the bread has been taken out of it, is sufficient.

Cranberries will keep all winter in a firkin of water.

Oranges and *lemons* keep best wrapped in soft paper and laid in a drawer.

In purchasing *seeds* there are two excellent methods of testing their quality. One is to throw them into water.

the seeds which float on the surface are worthless, and the other is to place the seeds in a saucer between two pieces of cloth saturated with water. Having lain the time required for seed in the earth to sprout, they will declare their quality, either good or bad. Note that fruit coming from old seed that has retained its germinating power is better than that grown from new seed.

How to Manage Wines and Beer.

All wines, particularly the light-bodied and sparkling, require to be kept on their side, and at a uniform temperature of about 55°.

Claret, Burgundies, and also white wines, except sparkling, should be decanted very carefully in removing them from the bin, when about to be used, otherwise the deposit is liable to become mixed with the liquid, and the flavor destroyed.

Wines, old in bottle, should be drunk immediately on being decanted.

All aerated waters should have their corks kept damp, and placed downwards.

Bottled stout and ale should be placed cork upwards. When required for use, they should be handled carefully, and the whole poured out without putting down the bottle, otherwise the sediment will be shaken into the liquor. Pale ale is sometimes spoiled by standing in a draught.

To cool wine, beer or water, wrap around the bottle a piece of linen dipped in water, and place it in a draught.

Fish, Oysters, Lobster, etc

Most kinds of fish lose their flavor within a few hours after being taken from the water. The cod, and one or two others, are an exception to this general rule. Fish are

fresh when the eyes are clear, the fins stiff, the gills red, hard to open, and without bad odor. Fresh shad have gills of quite a crimson red, bright scales, and a firm body; and shad are unfit to eat when the gills are a whitish blue and the eyes are sunken. In a good salmon, when cut, the flesh should appear quite red, solid, and flakey. The Dutch and French bleed the cod, which accounts for the better quality and whiteness of their codfish. All large fish, in fact, should be bled as soon as caught.

Almost every kind of fish is either boiled, broiled or fried. Some are better boiled than broiled, others best fried. Any small fish, of the size of a smelt or smaller, is better fried than prepared in any other way. Fish, like salmon trout, are best when baked, and some fine sauce poured over them. A cup of diluted cream, in which is stirred two tablespoonfuls of melted butter and a little chopped parsley, makes an excellent sauce for baked salmon trout.

Bass, weighing about a half pound to a pound, are best fried; those weighing from one to three pounds are best broiled, and larger sizes are best when boiled. Very large bass are dry eating.

Oysters and Clams.

To judge whether oysters and clams are fresh, insert a knife, and if the shell instantly closes firmly on the knife the oysters are fresh. If it shuts slowly and faintly, or not at all, they are dying or dead. When the shells of raw oysters are found gaping open, they are fit for nothing but to be thrown away.

Salt oysters are not good for frying. Bread crumbs are much better than cracker crumbs for fried oysters. A late discovery is, that oysters fried in sweet oil are best.

When too many oysters have been incautiously eaten, and are felt lying cold and heavy on the stomach, there is an infallible remedy in hot milk, of which half a pint may be drunk, and it will quickly dissolve the oysters into a bland, cream jelly. Weak and dyspeptic persons should always take hot milk after meals of oysters.

Lobsters, prawns, and crabs, newly-caught and fresh, will be lively and brisk in their motions. Never buy a dead lobster. If you buy a lobster ready boiled, see that his tail is stiff and elastic, so that when you bend it under it springs back immediately, otherwise it is not fresh. In buying *terrapins*, select only those that are large, fat, and thick-bodied. Small, poor terrapins are not worth the cost of the seasoning. Female terrapins are the best.

How the Chinese Catch Fish.

The Chinese have a method of catching fish that is known to but few in this country. They sprinkle on the water a mixture of dough and pulverized *Jocculus Indicus*, which intoxicates the fish, and they turn belly upwards on the top of the water by dozens or hundreds or thousands. All that the fisherman has to do is to take a boat, gather them up, and throw them into a tub of clean water, and presently they will be as lively as ever. It is said this manner of catching fish does not injure them in the least, but care must be taken to get them into fresh water at once.

Oil of Rhodium put on the bait, when fishing with a hook, will give a fisherman luck, if there are fish in the stream.

Hints on Buying Groceries.

It is a wise economy to purchase the *best flour*, even at an extra cost. By tasting, any sourness in flour may be detected. Good flour, when pressed tightly in the hand, has a yellowish tinge, and the traces of the skin are left upon it. Poor flour will not stick in this way, may be blown off the hand, and sometimes looks as if mingled with ashes. When you have found good flour, purchase a year's supply, if possible, or at least notice the brand, and buy the same kind. Flour and meal of all kinds should be kept in a cool, dry place.

To keep flour sweet in hot weather insert a triangular tube of boards or tin, bored full of small holes, into the centre of the meal barrel, which allows the air to reach the middle of the meal, and it never gets musty. A barrel of good flour, dry as it appears to be, contains from 12 to 16 pounds of water.

Unbolted flour should be kept on hand by the barrel the same as fine flour.

In cooking, new flour is not as good as old; it does not thicken as well and as fast.

Buy your *Indian meal* in small quantities, say 15 or 20 pounds at a time, unless your family is very large. It is apt to heat, mould, and grow musty if kept long in bulk or in a warm place. If not sweet and dry, it is useless to expect good bread or cakes. As an article of diet, especially in the early warm days of spring, it is healthful and agreeable, often acting as a gentle corrective to bile and other disorders. In winter also it is always acceptable upon the breakfast or supper table, being warming and nutritious. In summer the free use of it is less judicious,

on account of its laxative properties. In the South, where corn meal is a staple article of diet, the yellow meal, which is used largely in the Northern States, is regarded as only fit for chicken and cattle food.

Rye flour should be bought in small quantities, say forty or fifty pounds at a time, and be kept in a keg or half barrel, with a cover.

Buckwheat meal, rice, and hominy, should also be purchased in small quantities, and kept in covered kegs or tubs. Several of these articles are infested with black insects, and an examination should be occasionally made for them.

Arrowroot, tapioca, sago, pearl-barley, American isinglass, maccaroni, vermicelli, and oatmeal, are all articles which help to make an agreeable variety, and it is just as cheap to keep a small quantity of each as it is to buy a larger quantity of two or three articles. Eight or ten pounds each of these articles of food can be kept in covered jars or covered wooden boxes, and then they are always at hand when wanted. All of them are very healthful food, and help to form many delightful dishes for desserts. Some of the most wholesome puddings are those made of rice, tapioca, and sago, while isinglass, or American gelatine, forms elegant articles for desserts, and is also excellent for the sick.

Sugars should not be bought by the barrel, especially the brown, which is apt to turn to molasses, and run out on to the floor. It is best to keep four qualities of sugar on hand. Refined loaf for tea, crushed sugar for the nicest preserves and to use with fruit, nice brown sugar for coffee, and common brown for cooking some things.

The loaf can be stored in the papers on a shelf. The others should be kept in close-covered kegs, or covered wooden boxes made for the purpose.

Coffee and *tea* can be bought with advantage in considerable quantities, as they do not deteriorate by keeping. Coffee, in fact, improves by age if kept in a dry place, as it loses its rank smell and taste. Several cents a pound may be saved by buying a bag of coffee or half chest of tea. Tea loses its flavor if put up in paper, and should be kept in glass or tin, shut tight. Coffee should be kept by itself, as its odor affects other articles.

Starch may also be bought in large quantities at a considerable discount from the retail price, which, in a large family, makes a difference in the yearly expenses. The best starch is the most economical.

Indigo is not always good. When a good sample is found, it is advisable to buy enough for a year or two, and keep it in a tight tin box.

Saleratus should be bought in small quantities, then powdered, sifted, and kept corked in a large-mouthed glass bottle. It grows damp if exposed to the air, and then cannot be used properly.

Salt must be kept in the *dryest* place that can be found. The best salt for table use is put up in boxes, but if a quantity be purchased, it should be stored in a glass jar, and closely covered. When, as is common, it becomes damp in the saltstands, it should be set by the fire to dry, and afterwards reduced to fine powder again. Coarse or damp salt on a table cannot be reckoned among Home Comforts.

Vinegar which is made of wine or cider is the best. Buy a keg, or half barrel of it, and set it in the cellar, and

then keep a supply for the castors in a junk bottle in the kitchen. If too strong, vinegar will "eat" pickles.

Pickles should never be kept in glazed ware, as the vinegar forms a poisonous compound with the glazing. In buying pickles, avoid those which have been raised artificially to a *bright green*.

Molasses, if bought by the barrel or half barrel, should be kept in the cellar. New Orleans syrup is best for the table, and Porto Rico for cooking. If bought in small quantities, it should be kept in a demijohn. No vessel should be corked or tightly bunged, if filled with molasses, as it may swell and burst the vessel, or run over.

Hard soap should be bought in large quantity, and laid to harden in bars piled on each other, having the air all round to dry it. It is much more economical to buy hard than soft soap, as those who use soft soap are very apt to waste it, which they cannot do with hard soap.

Spices and *pepper* should be ground fine, and put in large-mouthed glass bottles, or kept in tin cans, in a dry place. Avoid bright *red peppers*, *spices*, and *saucers*. To test *nutmegs*, prick them with a pin. If they are good, the oil will instantly spread around the puncture.

Raisins should not be bought in large quantities, as they are injured by time. Small boxes are the best.

Of *Sago*, the small and white, called "pearl," is the most desirable.

Cheese, soft between the fingers, is richest and best, and should be kept in a box in a cool, dry place. Wipe off the mould with a dry cloth.

Candles improve by being kept for two or three months, and therefore should be bought by the box.

Lastly, weigh and measure all purchases when they are brought home, in order not only to ascertain whether you have got the just quantity, but to cultivate a faculty of distinguishing between genuine and spurious articles.

How to Preserve Eggs.

There are many ways by which eggs may be preserved fresh for months, and families can thus take advantage of the market, and buy large quantities when they are cheap, for use in those months when they are scarce and dear.

One way to preserve eggs is to place them on a sieve, and pour hot water over them slowly. This stiffens or cooks the white to the depth of the sixteenth of an inch. Then smear the outside with a little copal varnish, or a solution of gum arabic, and pack in bran or oatmeal, with the little end down.

Another plan is to dissolve some gum shellac in a sufficient quantity of alcohol to make a thin varnish. Give each egg a coat, and, after they become thoroughly dry, pack them in bran or sawdust, with their points downward, in such manner that they cannot shift about.

Some put them in a brine made of one pint of fresh slacked lime and half pint of salt to three gallons of water, and if fresh eggs are put in, fresh eggs will come out, even for two or four years; but in the opinion of others, lime and salt have a tendency to impair the flavor.

Dr. Delamere says the method he found to succeed best was to dip each egg into melted pork lard, rubbing it into the shell with the finger, and then to pack them in an old fig drum or butter firkin, setting every egg upright, with the small end downwards. "Eggs thus prepared in August, directly after harvest, have been boiled and eaten with relish by myself and family in the following January."

It is said that, for a small family, eggs are a cheaper breakfast dish than meat, even if they cost fifty cents a dozen.

How to Test Coal Oil.

Good kerosene oil should be purified from all that portion which boils or evaporates at a low temperature, for it is the production of the vapor, and its mixture with atmospheric air, that gives rise to those terrible explosions which sometimes occur when a light is brought near a can of inferior oil. To test the oil in this respect, pour a little into an iron spoon, and heat it over a lamp until it is moderately warm to the touch. If the oil produces vapor which can be set on fire by means of a flame held a short distance above the surface of the liquid, it is bad. Good oil, poured into a teacup, or on the floor, does not easily take fire when a light is brought into contact with it. Poor oil will ignite under the same circumstances, and hence the breaking of a lamp filled with poor oil is always attended by great danger. Good kerosene should be free from all matters which can gum up the wick, and thus interfere with free circulation and combustion, and should be also perfectly safe. It ought to be kept in a cool, dark place, and carefully excluded from the air.

CHAPTER VI.

ON FUEL AND FIRES—SAVING GAS—PREVENTING CONFLAGRATIONS.

"The fuel wasted by rich and poor in England is prodigious. The Frenchman would almost cook an ox with the fuel which an English housewife consumes in the roasting of a leg of mutton."—PALL MALL GAZETTE.

NEXT to a smoky chimney or a scolding wife a fire that "won't burn" is one of the greatest vexations in housekeeping. In all culinary operations a fire is the one thing essential, and the best method of making fires, and how to save fuel, are important considerations in Household Economy.

The substances principally used as fuel in America and in Great Britain are—wood, coal, charcoal, coke, and to a very limited extent, peat. The last three may be dismissed with a brief notice.

Charcoal is simply wood which has been exposed to a red heat until it has been deprived of all its gases and volatile parts. Being very pure carbon, charcoal makes a hotter fire than wood, but, as it requires frequent renewal, it is inferior to wood or coal for household use as a fuel. It is valuable in the arts, and being an absorbent of putrescent effluvia, it will remove taint from meat.

Coke is the charcoal of coal, and bears to it the same relation that charcoal does to wood. It, however, has more carbon than charcoal in a small compass, and therefore affords a longer continued heat. It serves a useful purpose when mixed with coal, the two combined making a strong fire, which is often wanted in cooking, as well as in very cold weather.

Peat is the "turf" of Ireland, and is useful where a mild fire, long continued, is desired. There are different qualities of peat, but the "brownish black," found lower down in the beds than the ordinary brown, is the most valuable as a fuel. It is consumed faster than coal, but does not need to be replenished so often as wood. But so long as coal and wood are reasonably cheap, peat is not likely to be used to any great extent as fuel for household purposes, because of its pungent smell, and the fact that its smoke is very trying to the eyes.

Wood, and its Kinds.

Wood is undoubtedly more generally used as a fuel in this country than any other substance, and most persons are familiar with the characteristics of the different species and their relative value.

Hickory is without doubt the best of all woods for household use. Lyman, in his "Philosophy of Housekeeping," says of it, even when but a few weeks cut, it will light with but little reluctance, and give a steady, equable heat, uniform and entirely reliable for cooking purposes. *Black birch* is very much like it, and, on account of its agreeable fragrance, is the pleasantest of all fuels. Both these woods are worth a dollar or two more by the cord than any others, but the satisfaction they give is more than an equivalent

for the difference in price. *White oak*, *ash* and *maple* are next to hickory and black birch in value for fuel. There is little or no preference between these varieties when seasoned, but the peculiarity of ash is, that it burns almost as well when green as when dry. In situations where dry wood cannot be obtained, it is well to remember that ash and hickory, though green, if split fine and baked in the stove oven, will make a hot and lasting fire.

When green, *pine* and *chestnut* are almost worthless for fuel; when dry, they burn for a little while with a lively flame, but never radiate heat like the harder varieties. Dry *chestnut*, mixed with oak, makes a very good winter fuel, but consumes more rapidly than hard wood alone. Persons who purchase woods for fuel, or who use different varieties, will find it greatly to their advantage to make themselves acquainted with the various kinds and their qualities. Possessing such knowledge, a cord of *mixed wood* can be used in such a manner as always to afford the degree and kind of heat needed, the hickory and birch, or choice cuts of white oak and ash, being reserved for baking and other operations demanding a strong and lasting fire, while the inferior grades of oak, chestnut, bass, and hemlock will be used when only a moderate heat is required.

Of all kinds, the best wood for fuel is made from trees that have attained full maturity, without falling into decay. An elm a century old furnishes much better fuel than one of thirty years.

Wood that is straight and solid is the most profitable to buy. A cord of small, crooked sticks does not contain half the wood there is in a cord of straight and solid logs.

Wood is bought by measurement. A cord of wood is 8 feet long, 4 feet wide, and 4 feet high, and contains 128 cubic feet. To ascertain the amount of wood in a load, multiply the length by the breadth, and this product by the height, and you will have the number of cubic feet.

Wood is usually cheapest in August and September, and if cut into short pieces, will furnish the most fuel.

But in the principal cities on the Atlantic coast *anthracite coal* is the principal fuel, and nothing will compare with it for yielding the largest amount of heat from a given weight of fuel. Ordinarily, it is considered that there is no great difference between a cord of seasoned wood and a ton of anthracite coal, but if used with care and skill, a ton of hard coal can be made to go much farther than a cord of any kind of wood.

How to Judge Hard Coal.

Good hard coal is in square lumps, and breaks with a smooth, shining fracture. Bad coal has flat pieces of a dull color, as thick as the palm of the hand, and of greater or less size, which, when burnt, remain hard, heavy, and become whitish, hence called "bone." If a common scuttleful of coal, about twenty-five pounds, yields, after the cinders are washed next morning, half a pound of white pieces, the coal cannot be commended. This explains the reason why, of two carts of coal standing side by side, though an ordinary purchaser would have no choice, a practised coal-dealer would gladly take a cargo of one, while he would not be hired to take the other into his yard, if compelled to send it to his customers. He knows that one kind will burn almost entirely up, leaving only a little ashes, while in a single day's burning the other will leave the grate full

of "slag." So, one ton of coal at four dollars a ton may be dearer than another at ten dollars, and yet not one man in fifty could tell the difference from external inspection.

A shiny, square fracture, we repeat, is what an honest coal-dealer loves to see. He considers the article good in proportion as it breaks at right angles firmly. If it shatter in breaking, or break unsquarely, he will not look at it. If the coal have among it flat pieces, with a dull, coal-dust look, it is "bony." Such a piece gives no more heat than a bone; it is a black rock, nothing more; it is hard to kindle, and goes out directly.

How to Kindle a Coal Fire.

Hard coal will not ignite until it is thoroughly heated through and through, and as small coal will not require as much wood to heat it up as large, it is important, where the supply of kindling wood is limited, that the pieces of coal which touch the wood should be small. As wood in cities is more expensive than coal, economy suggests the use of as little as practicable. The coal, then, for kindling, should not only be as small as a pigeon's egg, called "chestnut coal" by the dealers, but to economize the wood, the pieces should not be over four inches long, so that they can be laid compactly, then the heat will be more concentrated on a given point of coal, and thus the sooner heat it through and through to the degree requisite for actual ignition. If the wood is thus placed, and is covered with one layer of chestnut coal, it will redden with great rapidity and certainty. As soon as this is the case, cover over the reddened coal with another layer or two, and in a minute or two put on the larger size. By putting a handful of shavings or paper in a grate compactly, then some splinters of dry wood, not larger than the little finger, and outside of

that a layer of pieces an inch or more thick and three or four long, then apply a match to the paper, and while it is catching, put on the small coal as above, there will not be a failure during the winter, nor a growl in the household, for the want of a good and timely fire. To lessen a coal fire, press it from the top, so as to make the mass more compact, giving less room for air. To revive it, lay on small pieces tenderly, put on the blower, and when red, add larger pieces, and riddle out from below. Heaping on more coal, or letting out the ashes below, will certainly put out a low coal fire.

Clinkers can be removed from stove grates and range backs by throwing half a dozen broken oyster shells into the fire when the coal is all aglow, and covering them with fresh coal. When all are red-hot the clinkers become doughy, and are easily removed.

Some one recommends as a cheap *fire-kindler*, cheaper than wood, to melt three pounds of rosin in a quart of tar, and stir in as much sawdust and pulverized charcoal as you can, and then spread the mass upon a board till cool, and then break it into lumps as big as your thumb. You can light it with a match, and it will light a fire, for it burns with a strong blaze. It is economical of time and money.

How to Use Coal Economically.

In the matter of burning coal, says the "Scientific American," there is also a great want of intelligence, and it is not to be expected that common servants will know or care much about saving it. The grate of the range is stuffed so full that the oven top is loaded with it, so that the fire will not die out nor require looking after; then the draft is

opened, and the money, or what is the same, the heat, goes flying up the chimney. With a little forethought all this could be prevented, and a ton of coal made to last three months instead of one. A good bright fire can be steadily maintained with coal, with less trouble than with any other kind of fuel, but not by raking, poking, and piling in green fuel continually.

After breakfast, the fire should be cleared of ashes, if there are any, and fresh fuel put on to fill the grate moderately. Let the oven damper be turned up so as to heat it, and leave the small top door open, more or less, according to the intensity of heat required. In this way air enters over the top of the fire, and maintains a far better combustion, and consequently greater heat than when the draft-dampers are thrown down. A washing can be done, or "ironing" accomplished, with one-third less coal than is generally thought necessary to use.

There is also great waste in throwing away half-burned coal under the supposition that it is cinders. One who has experimented with coal for twenty years, both in the house and under the boiler, writes:

In cleaning the grate in the morning, you will find there is a quantity of unburned coal, which has been externally subjected to combustion. It is covered with ashes, and looks to the inexperienced eye like cinder. It is often relentlessly dumped into the ash-box. The fact, in many cases, is, that the lump is only roasted on the outside, not even coked, and is in a better condition for igniting than the fresh coal. We have stated that coal is a *condensed* form of carbon. The superficially burned lumps, found in our grates or among our ashes, sufficiently prove this. But take a lump of anthracite coal from the fire, red-hot and

all alive. Throw it into the water until the ashes are washed from it, and it is black externally and cool. Take it out, and break it open with a hammer, and you will find it red-hot and glowing inside. This shows that time, and a plentiful supply of air, are necessary to burn coal, and that large amounts of what we call ashes and cinders are really excellent fuel.

To prove this fact, let any one carefully sift his ashes, throwing out the inevitable slate, which can be readily detected, and start his coal fire on wood or charcoal, kindling his coal fire with the savings. He will find that he can get a good bed of incandescent coal sooner than with green coal on the kindlings.

SOLON ROBINSON says forcibly :

Never, whether rich or poor, suffer your cinders or unburned bits of coal to be wasted in the ash-barrel.

Measure for measure, they are worth more than coal. Save them, soak them, try them. Water renovates the coke, and wet cinders upon a hot coal fire will make it hotter, and keep it so longer than fresh coal.

Saving cinders is not meanness, it is economy.

How to Measure Coal.

Ten times the price of this book may be saved to any family which uses coal largely, by remembering that the quantity of coal is determined as accurately by measurement as by one of Fairbanks' best scales. A bin or box, of thirty-four and a half feet cubical, holds exactly one ton of two thousand pounds of white ash coal, such as is used in ranges, stoves, and furnaces, but it takes thirty-six cubical feet for one ton, or two thousand pounds, of red ash coal, such as is generally used in grates. A lawful ton of

coal in Pennsylvania and, we believe, in New York, is twenty-two hundred and forty pounds, or twenty-eight bushels of eighty pounds each. A bin that will hold an honest ton of red ash coal should measure forty feet cubical—that is, the internal length, breadth and height of the bin multiplied together. For instance, thus, four feet broad, five feet long and two feet deep.

Gas as a Fuel.

Within a few years very great improvements have been made in the construction of apparatus for utilizing gas as a fuel. All the culinary operations of roasting, baking, boiling, and stewing are now done to a limited extent by gas, and for some of these purposes it is superior to coal. Meats can be roasted by gas without parting with their juices, and consequently there is less waste, and their flavor is preserved. Boiling and frying can be done with greater perfection than over the open fire, on account of the readiness with which the heat can be increased or decreased at pleasure. Gas-stoves are peculiarly adapted for the French style of cooking, and the production of soups and stews.

For heating apartments of moderate size, gas has been found very effective and economical, when the burners and regulators are properly constructed. Some of these stoves are now so arranged that the flame of the gas acts on an incombustible, fibrous material, called *asbestos*, which speedily becomes incandescent, and this produces a lively and cheerful appearance.

How to Regulate and Save Gas.

In all the principal cities of the United States and Europe, gas is now the most popular agent for producing artificial light, though hardly known at the beginning of

the present century. But notwithstanding its general use, consumers have very vague ideas on the proper management of gas, and large sums of money are unnecessarily expended for want of attention to a few simple details.

For the purpose of economizing in the consumption of gas, there is no part connected therewith of more importance than the *burners*. If these are improperly constructed, or their flames unsuitably adjusted, the light derived from gas is reduced in a most extraordinary manner. Under such circumstances the account of the consumer is much increased, and it is no exaggeration to state that a large proportion of consumers, through their own mismanagement, pay twice as much as there is any occasion for, or, in other words, by proper burners and control, they could have their usual light for one-half the money now expended.

Of burners there are three principal kinds in use—the *argand*, which are best for stores and warehouses; the *bat-wing*, which is best for outside light; and the *fish-tail*, which is generally adopted in hotels and dwellings. In all of these the most important considerations for gas consumers to attend to are, to see that the orifices for the egress of gas are perfectly regular in size, smooth, and not rusted, and sufficiently large to permit it to issue with very feeble pressure or force. “Whenever the orifices for the emission of gas,” says the “Gas Consumers’ Guide,” “are too small, a greatly increased pressure is required to expel it, and the light derived is diminished just in proportion to that increased pressure. With burners constructed in this defective manner, the flame has a dull, blue tinge, which increases in intensity according to the augmented pressure; the jets forming the flame are more or less detached, and a large portion of the lower part of this is of a deep blue

color. Defective burners are very common, and by their use the consumer frequently does not obtain more than one-half the available light to be derived from the gas." Lava-tipped burners are preferable to metal, because they will not rust.

Next to proper burners, a good *regulator* is an economizer of gas. This is a small self-acting instrument, generally attached to the outlet of the gas meter, at the entrance to the premises, and contains a suspended plug, or cone, which opens or closes the orifice through which the gas passes in direct accordance with the decrease or increase of the pressure in the company's pipes. By this means the pressure in the consumer's premises may always be maintained at one uniformity, so long as there is a sufficiency of supply. "The economy derived by the use of the regulator must depend on circumstances, such as the pressure of the gas in the locality, the care previously employed in adjusting the lights, the kind of burners employed before and after using the instrument; but it is by no means uncommon for a saving of from 25 to 40 per cent. being effected by its use, and still retaining the same amount of light. Professor Silliman gained even better results than these by using a regulator, thereby, as he stated, effecting a saving of nearly 50 per cent. In all large establishments of several stories high, a distinct regulator is essential for each floor, inasmuch as gas by its lightness has a tendency to ascend, so that in the absence of this instrument there is often an excess of gas in the upper portion of a building, whilst the lower premises are in comparative obscurity."

There is a method of enriching gas, by causing it to pass, just previous to combustion, through prepared oils

which are rich in carbon. By this process the gas becomes loaded with the carbon of the oil, which is thereby carried to the burners, and produces a much larger amount of light at a comparatively small cost. The apparatus is called a *carbonizer*, and is attached to the meter.

The best way to regulate the flow of gas, and thereby economize it, to the burners, is not by the burner valves, but the main valve near the meter. When the gas jets are burning, this valve should be turned to regulate the flame to the proper length, with the burner valves freely open. The object of this is to reduce the total pressure in the pipe before the gas comes to the burners, so that some gas may not escape unconsumed, as is usually the case when the burner valve is used as the regulator.

How to Extinguish Fires and Prevent Conflagrations.

Science has deplorably failed as yet in teaching builders how to erect a perfectly fire-proof building. The great conflagrations in Chicago and Boston demonstrated that those buildings which were supposed to be fire-proof could not withstand a whirlwind of flame. They demonstrated that neither granite nor iron can arrest the progress of a great fire, and that the fire departments, as at present organized in American cities, are powerless to prevent conflagrations. Of all the safeguards that have been invented, and the ingenious plans that from time to time have been promulgated, not one remains, except the simple idea *that the only certain method of preventing conflagrations is to extinguish fires at their beginning*. Whenever a fire is allowed to destroy one building, it may destroy hundreds of others. In order to extinguish a fire at its beginning, it is necessary that every building should be provided with a suitable

apparatus for the purpose, such as a small hand-pump, one or two buckets of water, and an axe or hatchet. The "Scientific American" recommends portable hand forcing-pumps, and remarks: "The rule is, that the beginnings of fires are small, and their progress comparatively slow. In most cases, a very little water judiciously applied will extinguish a fire within five minutes of its ignition. It is for this reason that small portable hand forcing-pumps have been approved by the most experienced firemen as the very best means, all things considered, for extinguishing fires."

Mr. Bird, the author of a valuable work on "Protection from Fire," recommends that every city and large town should reorganize its fire department, alter the present steam-engines so that they may throw steam into buildings where the flames have not burst from the doors, windows or roofs, and in addition thereto, place in every large building, store, stable or manufactory, a small engine, three buckets, and one axe, with a card of directions what to do in case of fire. Each family should organize its "Home Fire Brigade;" and in buildings where many persons are employed, there should be some of them trained to do duty as firemen.

[In order to prevent fires, the "London Builder" offers the following suggestions:

"Keep matches in metal boxes, and out of the reach of children; wax matches are particularly dangerous, and should be kept out of the way of rats and mice. Be careful in making fires with shavings and other light kindlings. Do not deposit ashes in a wooden vessel, and be sure that burning cinders are extinguished before they are deposited. Never put firewood upon the stove to dry, and never put ashes or a light under a staircase. Fill fluid or spirit (or

kerosene) lamps only by daylight, and never near a fire or light. Do not leave a candle burning on a bureau or chest. Always be cautious about extinguishing matches or other lighters before throwing them away. Never throw a cigar stump upon the floor, or into a spit-box containing sawdust or trash, without being certain that it contains no fire. After blowing out a candle, never put it away until sure that the snuff has gone entirely out. A lighted candle ought not to be stuck up against a frame wall, or placed upon any portion of the woodwork in a stable, manufactory, shop, or any other place. Never enter a barn or stable at night with an uncovered light. Never take an open light to examine a gas-meter. Do not put gas or other lights near curtains. Never take a light into a closet. Do not read in bed.

"The principal register of a furnace should always be fastened open. Stove-pipes should be at least four inches from woodwork, and well guarded by tin or zinc; rags ought never to be stuffed into stove-pipe holes; openings into chimney-flues for stove-pipes which are not used, ought always to be securely protected by metallic coverings. Never close up a place of business in the evening without looking well to the extinguishment of lights and the proper security of the fires. When retiring to bed at night, always see that there is no danger from your fires, and be sure that your lights are safe."]

What to do when Clothing is on Fire.

To preserve life *when clothing has caught on fire* the first great requisite of safety is to preserve presence of mind. Mr. Bird says: "Throwing one's self upon the floor, and wrapping a rug or blanket or overcoat about one, will occupy two or three seconds, and the danger would be over.

The reason for lying down is, that then the flames burn quite slowly towards a vital part, but almost instantly while standing upright.

"If persons awake in the night, and find the room filled with smoke, they should get out of bed, and creep with the face as near the floor as possible to a door or window. A room may be so full of smoke as to suffocate any one standing up, and be perfectly safe to breathe in, a few inches from the floor."

With regard to the use of *kerosene lamps*, which so often cause fires and death by their explosion, he says: "Never blow down the chimney of a kerosene lamp to extinguish it. Never use great quart lamps. They are very dangerous. If you have them, throw them against a stone wall. Never buy the cheapest oil. Get the best. Lamps, when lighted in the morning without being filled, and taken quickly about the house, are very liable to explode."*

To Save a Person on Fire.

Seize a blanket from a bed, or a cloak, or a carpet, or any woollen material. Hold the corners as far apart as

* There are sellers of "patent burning oils" who claim you cannot explode them if you try all day. To show this they pour the oil on a tin plate or pan, apply a match to the fluid, and the fire is extinguished. The fallacy of this is explained, as follows: Benzine does not explode, but the vapor which rises from it does. When the benzine is poured upon the plate the vapor passes off into the air safely. When it is gone, the match is applied with the result as stated. But when the dangerous oil is in a lamp, the vapor cannot find its way to the air, but fills the lamp above the oil. Now we have the flame of the lamp over the vapor. If we blow the flame down to the vapor, or so shake the lamp as to force a tiny stream of the vapor up to the flame, or the vapor increases until it fills the lamp, and is forced up the side of the wick to the flame, the vapor takes fire, and burns its way back into the lamp, when the whole of the vapor explodes, setting fire to the oil, and often killing the person holding the lamp.

you can, stretch them out higher than your head, and rush boldly on the person, throwing the fabric around the upper part of the body. This instantly smothers the fire, and saves the face. The next instant throw the unfortunate person on the floor. This is an additional safety to the face and breath, and any remnant of flame can be put out more leisurely. The next instant immerse the burnt part in cold water, and all pain will cease with the rapidity of magic. Next get some common flour, remove from the water, and cover the burned parts with an inch thickness of flour; if possible put the patient in bed, and do all that you can to soothe until the physician arrives. Let the flour remain until it falls off itself, when a beautiful new skin will be found, and unless the burns are deep, no other application will be needed. The dry flour for burns is the most admirable remedy ever proposed, and the information ought to be imparted to every one. The principle of its action is, that like the water, it causes instant and perfect relief from pain, by totally excluding the air from the injured parts.



CHAPTER VII.

ABOUT EATING AND ARTICLES OF FOOD.

"Animals fill themselves, man eats. The man of mind alone knows how to eat."—BRILLAT SAVARIN.

ALL the inferior animals are endowed with instinct to direct them to the right food, that has been provided for them, and which requires no cooking or previous preparation; man, on the contrary, was predestined to exert not only his body in gathering his food, but his intellect in adapting it to the wants of a complicated organism. All the elements that compose the human body have corresponding elements in the animal and vegetable creation; but man is compelled to exercise his mind and reason to select from the various articles, those which are adapted to his peculiar and constantly changing circumstances. Food, that to the Esquimaux would be wholesome nutriment, would disgust and poison the inhabitant of the tropics, while the cooling fruits and vegetables of the equator would freeze or starve the sojourner in polar regions.

All food in ordinary use may be divided into four classes: heat-producers, of which the representative articles are, butter, lard, fat of meats, vegetable oils, fine flour, etc.; 2d, muscle-makers, of which the representative articles

are, lean meats, cheese, peas and beans, etc.; 3d, brain feeders, represented by shell fishes, lean meats, active fishes, birds, etc.; and waste articles, or those containing little nutriment, but which are useful to modify and dilute concentrated food. As a general rule, that food is best and most economical which contains the proper proportion of heaters and muscle-producers, but all of these classes of food are needed, and every day; varying, however, in proportions, according to age, circumstances and temperature. Those who are ignorant of dietetic laws provide nearly the same kind of food in summer as in winter, for the young and for the aged, for the active and the sedentary; and the result is seen in the prevalence of bowel and liver complaints, gastric and typhoid fevers, dysenteries and dyspepsia. The great secret in the preparation of food that will prolong life in good health is to adapt it to the mental or muscular employments of those consuming it, and to provide a variety suited to the ages of the individuals and the season. Divine wisdom has in nature provided an infinite variety of articles adapted for food, but it requires some knowledge of their constituent parts, and a good deal of intelligence, to select and properly prepare them.

1. Grain as Food.

Of grains, the most extensively cultivated and most generally used is

Wheat. Of this the varieties are so numerous that the French Academy of Arts and Sciences has described no less than four hundred. All of them, however, contain the elements which correspond with the requirements of the human system, though differing in proportion and value, and it is possible to maintain life and health on

wheat alone for an indefinite period, with good water and good air. The proper modes of preparing wheat, and baking bread, will be considered subsequently.

Rye is a valuable grain for persons predisposed to constipation, and with corn meal makes a nourishing and digestible bread.

Indian-corn is a heating grain, and, abounding in oil, it is more fattening than wheat. It is a food peculiarly well adapted to cold climates, and the meal when mixed with rye, makes a wholesome and excellent bread. The "large hominy," or the grain divided into two or three parts, is suited to both the active and the sedentary, but is especially valuable food for laborers, because it contains much of the muscle-making elements.

Oatmeal, though little used as food for man in this country, is a staple article of consumption in portions of Great Britain, particularly in the north of England, Scotland and Ireland. In porridge, or cakes, it greatly promotes muscular and mental activity.

Rice is one of the most popular articles of food, and its consumption is greater throughout the world than any other grain, except perhaps wheat. It is, however, only capable of supporting life feebly, has less than half the muscle-feeding properties of wheat, and a fourth of its elements for the brain and nerves. Its principal component is starch, and it should be eaten in conjunction with beefsteak and vegetables that contain no starch.

2. Vegetables as Food.

Of vegetables the most nutritious are *beans*, which contain a large proportion of casein. Like cheese, they are therefore less easily digested than the cereals, but are

well adapted to active people whose digestive powers are strong. Two pounds of beans will do more muscular work than three pounds of wheat, and more brain work than three and one-half pounds. But, as they contain less by twenty per cent. of the requisite amount of heaters, they are appropriately eaten with fat pork or some other heat-making food.

Peas, which contain nearly the same elements as beans, and in similar proportions, are more easily digested, and require to be eaten with potatoes, and such heaters as pork, butter, or fat meats.

Potatoes, parsnips, turnips, carrots and green vegetables generally contain some nutritive elements, but with such an amount of water and *waste*, that the capacity of the human stomach is insufficient to hold the supply necessary to keep the body in good condition. Eaten, however, with lean meats or other concentrated food, they perform a useful office in distending the stomach, and facilitating digestion.

3. Animals as Food.

The flesh of animals, fat and lean together, like a grain of wheat, contains every one of the elements that compose the human system, but not in the same proportions.

The difference in the nutritive properties of five articles of animal food, in common use, is set forth in the following table. In one hundred parts are—

Mineral matter, or food for brains.	Fibrin and albumen, or food for muscles and tissues.	Fat, or food for heat.	Water.
Veal.....5	16	16.5	62.5
Beef.....5.0	15.0	30.0	50.0
Mutton.....3.5	12.5	40.0	44.0
Lamb.....3.5	11.0	35.0	50.5
Pork.....1.5	10.0	50.0	38.5

It will be perceived that pork contains five times as much of the food for heat as of the food for muscles and tissues, and is therefore the best for cold weather, while veal is better suited to warm weather. In lean beefsteak, the muscle-making principles predominate, and consequently butter or potatoe rice or Indian corn should accompany it, while with fat pork we require beans, peas, etc. Pork and beans contain the muscle and vital elements as well as the heaters, and are exceedingly wholesome diet for those who are active and exposed to the cold, while they are stupefying to the sedentary, and tend to produce inflammatory diseases or congestion if eaten in hot weather.

Fishes are found to contain, when chemically analyzed, about the same muscle-making elements as are found in lean beef and mutton, with a larger proportion of phosphorus or food for the brain. The active kinds of fish, as trout, pickerel, and shad, are more valuable as food than the common white fish, like cod and haddock. Containing a large proportion of phosphorus, or the vital element, they are especially suited to students and sedentary men, though fish pickelled in brine are more suitable for laboring men than others.

Chickens or poultry are not equal to fishes as a food for the studious, but they contain more of the muscle-making and heat-producing elements than beef or veal. This is especially true of the legs of a chicken or turkey, which are far superior to the breast as a valuable food. The breast is white, dry, and somewhat insipid, while the muscles that move the legs are dark, juicy and have a rich flavor. In birds which live on the wing, it is otherwise. Their breasts are rich in muscle-making and vital

elements, while the meat on the thighs and side bones is poor and dry.

Oysters are unsatisfactory food for laborers, but will do very well for the sedentary, and to sup on. They contain but twelve and a half per cent. of solid matter, "in which are included fibrin, albumen, gelatine, mucus and osmazome."

4. Food Makes the Man.

It is unnecessary to pursue the analysis further, for "every moving thing that liveth shall be meat" for those who know how to appropriate it. Everything that has life can be used to sustain life in man, and some think that somewhere in the store-house of nature there is a remedy for every ill the flesh is heir to. It is believed by some eminent thinkers, that even mental and nervous power can be greatly increased by the use of proper food. This, if true, is one of the most important applications of science to dietetics ever made. If true, the cook and the caterer are as important agents in a scientific system of education as the schoolmaster, the one furnishing the brain with power to work, and the other training it to do work. Let any man observe his feelings and mental capacities, says Dr. Bellows, the author of the "Philosophy of Eating," "after a breakfast of white bread and butter, or griddle cakes and syrup, or any other such carbonaceous articles of food, and I am sure he will find himself unable to perform the same mental labor as he can on a breakfast of beefsteak, or fish and potatoes, or unbolted bread and milk, or any other articles abounding in the phosphates. Brains can no more be made or worked without phosphorus than Egyptian bricks can be made without straw. Why not then apply these plain laws to raising children, and cultivating their

minds, as we do to the raising of wheat, and hens, and bees, and developing their properties and powers?

"No man who understands his business would expect to raise wheat in soil in which is no nitrogen, lime, or phosphorus, or make hens profitable on food containing no lime for egg-shells, or keep bees on a desolate island where no flowers could be found. Why, then, expect to develop brains on white bread, griddle-cakes and doughnuts?"

This is a theory that every one can test for himself, and if found valuable and practical, its application is very important. Is your boy, says the doctor, fat and stupid, having neither muscle nor brains? Feed him on lean meats, fish, oatmeal cakes, beans, peas, and food in which phosphorus abounds. Is your son, on the contrary, mentally active, thin in body and precocious in intellect? He is liable to dangerous diseases of the brain, and inflammations, and it will be well to confine his diet principally to cooling fruits and vegetables, with bread, milk, and articles containing starch and sugar. Is your daughter pale, feeble and undeveloped? Do not feed her on white bread, sweet cakes, puddings and confectionery, but give her lean meats, fish, milk, coarse bread and articles containing iron and phosphorus. Is your grandfather fat, stupid and dozy, disposed to sit by the fire, saying nothing, and caring for nothing? Change his diet from fat beef and pork, white bread and butter, buckwheat cakes and molasses, to fish, beefsteak, and potatoes. Is he, on the contrary, very restless and irritable? Let him eat of the fattest meats, and of butter, sugar, and molasses as much as he desires. Do you expect to spend the day in study or mental exercise? Take a breakfast of beefsteak, fish and potatoes, game, oatmeal or barley-cakes, or any other articles in which phosphorus

abounds. Do you intend to spend the day in hard out-of-door work in the cold? Eat fat and lean meats, beans and corn bread. Do you wish to feel badly and be predisposed to fevers and inflammatory diseases? Eat in summer what you found wholesome in winter—pork and beans for breakfast, a side of pork for dinner, and have your vegetables cooked swimming in fat.

As a further corollary from the principles set forth, it may be stated that everything designed for food is wholesome under some circumstances, and unwholesome under other circumstances. Dr. Bellows forcibly remarks, "A rattlesnake, all but the head, would make a delicious and wholesome meal to a man who was starving and could get nothing else, while the most delicate woodcock would be poison to a man prostrated with typhoid fever. That abstract question, then, so often asked, Is this or that kind of food wholesome? is consummate nonsense."

Keeping Lent.

In Catholic countries it is the practice to fast for a season in early spring, especially to abstain from eating meat, and the practice seems founded on a wise physiology. "If all persons for a month in early spring," says Dr. Hall, "were to abstain from all meats whatsoever, as the spirit of the doctrine of Lent requires, it would add greatly to the health of communities by enabling the system to throw off the impurities of the body acquired by the hearty eating of winter, would cool off the heated blood, and thus destroy the germs of spring and summer diseases, and thus is it that the proper practice of the precepts of religion promotes not only the spiritual but the physical health of man. These are simple measures: they are practicable, cost

no money, and are available to all, and if heeded in a rational manner, death would be kept from many a dwelling, and life-time sorrows would be lightened in many bosoms."

Digestibility of Foods.

With regard to the comparative digestibility of the various articles that are usually used as food, the nearest approach to accuracy which has hitherto been obtained was made by Dr. Beaumont, who had an opportunity to witness the operations of the stomach of a Canadian, which had been deprived of its outer coating, and laid bare by a musket ball. He discovered that boiled rice, raw sweet-apples, boiled sago, raw fresh eggs, boiled and fried trout, barley broth, boiled tripe and broiled venison were the most digestible of all the common articles of diet. Next to these were boiled tapioca, boiled beans, roasted or baked potatoes, raw cabbage, fresh and raw oysters, hash, broiled liver, boiled and roasted turkey, roasted goose, broiled lamb, fricaseed chicken and boiled beef, which were digested in three hours or less. The most indigestible of all were roasted and boiled pork, roasted wild ducks, fried heart, fried veal and fried beef, beef soup, boiled cabbage and boiled salmon. These required from four to five hours to digest. It is proper, however, to state that the value of articles as food does not depend altogether on their digestibility, except for very feeble stomachs. The stomach requires rest, it is true, but when it has nothing to do for long intervals, it is apt to become restless and enfeebled.

How and when to Eat.

To derive full nourishment from the food which is taken into the body, it is as important to know how and when

to eat as what to eat. All the medical authorities concur in recommending people to chew their food well, so as not to give the stomach the work which the teeth ought to perform. Eat slowly, they all say, and at regular hours. Never eat when very tired, or heated, or angry, or the food will probably ferment instead of digesting. Take a hearty but not a heavy dinner, and rest, if possible, at least half an hour after a hearty meal. Eat light suppers: nightmares are generally occasioned by eating, before going to bed, heavy food which presses steadily on the great veins of the body, arrests the flow of the blood, dams it up in the vessels of the brain, and a man having nightmare is much nearer death than most persons suppose. If he cannot arouse himself instantly, and escape from his imaginary peril, he will probably never awake.

Physicians also concur in declaring that the quantity of food to be taken at a meal is even more important than its quality. Americans as a rule eat too much. Some one has said, "Our men are all gluttons, and our women are all slaves." A little food well assimilated, yields far more nutriment and vigor than quantities crudely digested. Lewis Cornarro, who brought himself by dissipation and gluttony to death's door, reversed his practice, and by limiting himself to twelve ounces of solid food per day, prolonged his life for sixty-three years, dying at an advanced age. The lightest and least of meat and drink, says Dr. Cheyne, "a man can be tolerably easy under, is the shortest and most infallible means to preserve life, health, and serenity."

CHAPTER VIII.

CHEAP LIVING AND ECONOMICAL FOOD.

"No charitable societies have ever done so much good to the poor by the distribution of food, as they could do by printing and putting into the hands of every family, a little tract containing practical lessons of economy in the art of living well and living cheap—an art that would prevent the waste of food, and lessen the expense of first purchases, and increase the nutritious qualities while it added immensely to the table enjoyment of every family."—ROBINSON.

AMERICANS are reproached not only for being great eaters, but the most wasteful and extravagant consumers of food on the face of the earth. The whole system of American cookery is based upon a state of things that existed when food was so plentiful as to have scarcely any money value. When wheat could be purchased for less than fifty cents a bushel, and corn was burned for fuel, as it has been in some of the Western States, there could be little or no inducement to economize in their use. But where thousands are on the brink of starvation, relying on public soup-houses for the means to sustain life, as has been the case in the Atlantic cities since the late financial panic, the waste of food becomes a crime against the well-being of society. How to get sufficient nourishment from food with the least expenditure of money, is therefore the question we propose to consider in this chapter.

The editor, in his "Opportunities for Industry," published some years ago, remarked: "The cost of what are absolute and actual necessities of life is, in most countries, comparatively little—as is evidenced in cases where stern necessity affixes the bounds of possible expenditure. In France, for instance, there are tens of thousands of peasants and operatives whose daily earnings do not exceed ten cents, and yet they continue to live gayly on that sum. As a consequence, in no other country has the art of cookery made equal progress. In Paris an enterprising woman, Madame Robert, furnishes a dinner daily to six thousand workmen for two pence each, her bill of fare being cabbage soup, a slice of bouilli (boiled beef), a piece of bread, and a glass of wine. In our Southern States, the food of the chief laborers—the men who produce an export value of over two hundred millions of dollars per annum in cotton, sugar, tobacco and rice—does not probably cost their providers ten cents per day."

What may be done with ten cents a day, even in the extravagant city of New York, was illustrated by Solon Robinson, in his famous story originally published in the *New York Tribune* of "A dime a day." He told how a woman with four children, whose daily income for some time was only ten cents, managed to provide subsistence for all without charity from any one. Now this is the way she did it: she bought one cent's worth of corn meal, four cents' worth of white beans, and paid three cents for a scraggy piece of salt pork, half fat and half lean. With the meal, she made three dumplings, and these, with the pork, beans and a pepper-pod given her, she put into a pot containing plenty of water, for the pork was salt, and boiled the whole for two hours. For breakfast the family ate one

of the dumplings, and each had a plate of soup ; for dinner they ate half the meat, half the soup and one of the dumplings, leaving the same allowance for supper. For a change, she bought five cents' worth of scrap pieces of lean beef, which, with some potatoes and an onion and the meal worked up into round balls of stiff dough, she made into a stew or chowder that sufficed for the day. There are thousands placed in similar circumstances who, not knowing how to use a sum so small, would have invested their ten cents in some cheap poison and swallowed it. Some years ago a Yankee philosopher of the school of Diogenes, M. Thoreau, endeavored to ascertain by actual experiment how cheaply a man could live, and his experience is recorded in a volume entitled "Walden, or Life in the Woods." For eight months his food cost him in money twenty-seven cents a week ; and for two years it consisted of rye and Indian meal (without yeast), potatoes, rice, a very little salt pork, and molasses ; and his drink was water. He says, "a man may use as simple diet as the animals, and yet retain health and strength."

From experiments made some years ago, in five prisons in Scotland, where the habits of the prisoners were about alike, it was found that to supply the waste of the human system when not in active exercise, about four ounces of muscle-making and thirteen ounces of heat or fat-producing food were required daily ; and that a lesser supply was insufficient to restore the waste of the tissues, and that the body consequently diminished in weight. About the same proportion is observed in the rations provided for soldiers by governments whose officers study the laws of dietetics. Now, assuming this to be the amount of nutriment daily required, we need only analyze the various articles of food

and select those containing the requisite elements that cost the least. In other words, we need eat only one and three-quarter pounds of cracked wheat or unbolted flour daily, or one and a half pounds of maize and Southern corn mixed, a pound of beans or peas and rice, two pounds of barley, or two pounds of oatmeal and one of buckwheat, or three pounds of beef of average fatness, or about ten pounds of potatoes or sixteen pounds of turnips, carrots and parsnips. A bill of fare consisting of one pound of roast beef, one pound potatoes, one pound unbolted bread, one pound milk, and one pound apples, will contain the same quantity of muscle-making and heat-producing elements. The combinations by which the same end may be obtained are almost unlimited; but where cost alone is considered, the simplest and cheapest articles must be selected. Less than two pounds of unbolted flour, or beans or peas or Indian corn, are all a man need purchase and consume daily, to supply the waste of his system in ordinary circumstances. This statement furnishes a key to about all that can be said respecting economy in food.

Soyer's Cheap Soups.

Soyer, in his "Culinary Campaign," has given recipes for making palatable soups which he says will not cost more than *a cent a quart* in London. His directions for two of them are as follows:

No. 1. Take two ounces of drippings; quarter of a pound of solid meat, at four pence a pound, cut into pieces one inch square; quarter pound of onions, sliced thin; quarter pound of turnips (the peel will do, or one whole one cut into small slices); two ounces leeks—green tops will do—sliced thin; three ounces of celery; three quarters of a pound of common flour; half a pound of pearl

barley, or one pound of Scotch ; three ounces of salt ; quarter of an ounce of brown sugar ; two gallons of water. I first put two ounces of dripping into a saucepan, capable of holding two gallons of water, with a quarter of a pound of leg-beef without bones, cut into square pieces of about an inch ; and two middling-sized onions, peeled and sliced ; I then set the saucepan over a coal fire, and stir the contents around for a few minutes with a wooden (or iron) spoon until fried lightly brown. I had then, ready-washed, the peelings of two turnips, fifteen green leaves or tops of celery, and the green part of two leeks (the whole of which, I must observe, are always thrown away). Having cut the above vegetables into small pieces, I threw them into a saucepan with the other ingredients, stirring them occasionally over the fire for another ten minutes ; then added one quart of cold water, and three-quarters of a pound of common flour, and half a pound of pearl barley, mixing all well together ; I then added seven quarts of hot water, seasoned with three ounces of salt, and a quarter of an ounce of brown sugar, stirred occasionally until boiling, and allowed it to simmer very gently for three hours ; at the end of which time I found the barley perfectly tender. The above soup has been tasted by numerous noblemen, members of Parliament, and several ladies, who have lately visited my kitchen department, and who have considered it very good and nourishing.

The soup will keep several days when made as above described ; but I must observe, not to keep it in a deep pan, but within a flat vessel, where the air could act freely upon it. Stir it now and then until nearly cold, or otherwise the next day it will be in a state of fermentation. This does not denote the weakness of the soup, because the same evil exists with the strongest of stock, or sauce, if not

stirred, or confined in a warm place—a fact known to every first-rate cook. The expenses may come to three farthings per quart in London; but as almost everything can be had at less cost in the country, the price of the soup will be still more reduced. In that case, a little additional meat might be used. By giving with this a small portion of bread or biscuit, better support would be given to the poor at a trifling cost; and no one, it is to be hoped, hereafter, would hear of the dreadful calamity of starvation.

No. 2. *Same Cost*.—Quarter of a pound of beef, cut into pieces one inch square; two ounces of dripping, or melted suet; quarter of a pound of turnips, or carrots, cut into fragments half an inch square; four drops of essence; one and a half pounds of maize flour; three ounces of salt; quarter ounce of brown sugar; one teaspoonful of black pepper, ground fine. Take two ounces of either dripping, American lard, or suet, to which add the turnips or carrots; fry for ten minutes; add one quart of cold water, and the meal, well mixing, and moisten by degrees with seven quarts of hot water; boil five hours, and season with three ounces of salt, one quarter ounce of brown sugar, one teaspoonful of black pepper, *two drops* of essence of garlic, *one drop* of essence of mint, a little celery; stir quickly, and serve directly.

By adding a pound of potatoes to this, a superior soup will be the result.

Grits, or Crushed Wheat.

Wheat has been analyzed and found to contain, as we have already remarked, all the elements that compose the human system, and in such proportions, that life and health can be continued on wheat alone for an indefinite period, with good water and good air. Ground or crushed

into what are called grits, but unbolted, it forms a very valuable, cheap and palatable food. All the food for muscle or brain that is in wheat is found in the outer layer or crust and in the germ or "chit," the centre, which furnishes superfine flour, being simply starch. This flour or starch now constitutes the principal food of children, while the outer coat or bran is fed to animals, or, in the language of Dr. Bellows, "So perfectly ignorant are people generally of the laws of nature, that they give to their pigs the food which their children need to develop muscle and brain; and give their children what their pigs need to develop fat."

Crushed white wheat is now made, by a superior process, at the "Atlantic Mills" in Brooklyn, so that it can be cooked in half an hour, and used in every way that rice, oatmeal, barley, tapioca, sago or any similar article can be used. Boiled and eaten with milk and sugar, it is very palatable, and when cold, sliced and fried, it is an excellent dish.

Beans and Peas.

Of these the venerable agricultural philosopher before quoted remarks:

Every family should eat beans and peas, because of all articles they afford the most nutriment for the least money.

One pound of cheap meat, say at ten cents, and one pound of split peas, say five cents, will give a fuller dinner to a family than a dollar expended for beefsteak and white bread. This is a kind of economy that should be known and rigidly practised.

One bushel of white beans will feed more laboring men than eight bushels of potatoes. The beans will cost two dollars, potatoes six.

A single quart of beans costs nine cents; a half pound of salt pork, six cents; a pound of hominy, five cents; and that will give a meal to a larger family than a dollar's worth of roast beef, white bread, potatoes and other vegetables.

Peas are a little more costly than beans, but some think they will go further.

How to Cook Pork and Beans.

Pork and beans has long been a favorite article of food in New England. This dish is made, according to Professor Blot, as follows:

Soak a quart of beans, if old, for twenty-four hours in cold water, then boil gently till tender. Never put any salt to boil dry beans, but as soon as boiled tender, drain them. Cut in dice about half a pound of bacon, and put it in a saucepan on the fire; when about half fried, add the beans, mix and stir for one minute, then put in a warm oven for twenty minutes, stirring occasionally; when done, sprinkle over it some parsley chopped fine, pepper and salt to taste if not salt enough.

Another Method.—Two quarts of middling-sized white beans, two pounds of salt pork, and one spoonful of molasses. Pick the beans over carefully, wash, and add a gallon of boiling hot soft water; let them soak in it over night. In the morning put them in fresh water, and boil them gently till the skin is very tender and about to break. Take up dry and put them in your dish; stir in your molasses, gash the pork, and put it down in the dish, so as to have the beans cover all but the upper surface; turn in boiling water till the top is just covered; bake with a steady fire four or five hours. Watch them, and add more

water from time to time as it dries away. The molasses may be omitted.

Indian Corn.

This is another article that furnishes a large amount of nutriment for little money. It has always been a favorite dish in the Southern States, where the cooking of it is best understood. The first great error usually made in preparing corn meal is in grinding it too fine, and the next in not cooking it enough. Coarse corn meal makes the sweetest mush. Corn meal for mush should boil two hours; it is better if boiled *four*, and not fit to be eaten if boiled less than one hour.

To make Corn Bread.—Put a quart of Indian meal into a wooden bowl, with as much salt as can be taken up with the thumb and fingers, that is, about a teaspoonful; then add as much sweet milk as will make it up into adherent dough, of which take up a double handful, laying it over on one hand and thus carry it to the pan or skillet for baking; turn it in with one pat of the hand, and so on, until the vessel is full; and with a good heat, let it remain until the crust is a yellowish brown; put it on the table piping hot, press it open, lay in a large lump of grass butter, just made, and it is ready for demolition. Corn bread is best if eaten while hot; it becomes sodden if it cools. The milk supersedes the use of lard or butter; no water is needed, although many use butter and water instead of milk; but the true constituents of a pone of bread are meal, milk, salt, nothing else. If you add eggs, it becomes Johnny-cake, and is no longer a pone of bread.

A more simple, healthful, nutritious, and agreeable article of bread, is, in our opinion, never made. The roughness of the meal particles gives the advantage of brown

bread; its natural sweetness makes sugar or molasses unnecessary; while the sweet milk answers all the purpose of soda or cream of tartar.

A Receipt for Indian Pudding.

Three and a half pounds of corn (Indian) meal and a handful of salt, one teaspoonful or not, we would prefer not, of carbonate of soda. Mix well, and pour over it a sufficient amount of *boiling* water to soften the whole, then pour on a quart of cold water; sprinkle over it three-quarters of a pound of dry flour, and stir it well. Divide into five puddings; put each into a floured cloth, tie tight, put in boiling water, and boil three hours; eat it hot, or cold, or fried. It is said that this will give a family of twelve persons two hearty meals, at a cost of twenty-five cents. It is eaten with syrup.

How to Cook Hominy.

By hominy is meant grains of white corn from which the hull and chit, or eye, have been removed, leaving the grains almost whole. Solon Robinson says, that not one person in a hundred knows how to cook hominy, and gives this as the proper way, which he learned in the land where "hog and hominy" are understood.

Wash slightly in cold water, and soak twelve hours in tepid, soft water; then boil slowly from three to six hours in same water, with plenty more added from time to time, with great care to prevent burning. Don't salt while cooking, as that or hard water will harden the corn; so it will peas or beans, green or dry, and rice also.

When done, add butter and salt; or a better way is to let each one season to suit the taste. It may be eaten with meat, in lieu of vegetables, or with milk, sugar, or syrup.

It is good, hot or cold, and the more frequently it is warmed over; it is like the old-fashioned pot of

"Bean porridge hot, or bean porridge cold,
Bean porridge best at nine days old."

So is hominy. It is good always, and very wholesome, and, like tomatoes, only requires to be eaten once or twice to fix the taste in its favor.

Rice and Lentils.

Two-fifths of the human family it has been calculated make rice their principal article of food, but like superfine flour, it is almost entirely starch, and therefore for mental or muscular strength it is one of the poorest of the common articles of nutritive food, and those who live exclusively upon it are generally weak and effeminate. It is useful, however, to eat with meat, or in case of sickness, where little sustenance is required, and when properly prepared, it is very palatable.

Rice may be boiled in various ways, or rather with several ingredients. In Italy they boil it with ham, sausage, and sometimes Parmesan cheese, and it may be made into cakes, croquettes, fritters, or into pudding. The following is a recipe

To Make a Rice Pudding Without Eggs.

Wash a half pound of rice, and put it in a broad shallow tin pan holding four quarts, with a large teacupful of sugar and a half teaspoonful of salt. Fill the pan up with milk, fresh from the cow is best, and set in the oven or stove to bake, stirring it occasionally, and trying the rice. When the latter is soft, and begins to thicken the milk, the pud-

ding is done. If it boils too long, or there is too much rice in it, it will be too thick to be good.

Lentils are not much known in America, but in the East they are used largely in connection with rice, supplying the muscle-making elements in which rice is deficient. Professor Blot pronounces them an excellent vegetable, and says they are prepared like dry beans in every way. Many persons think them much dearer than beans or peas, not knowing that they swell three or four times their size when soaked in water before cooking them. A *purée* of lentils is excellent with almost every kind of meat, and it also makes a good soup.

A good supper or dinner may be had from a bowl of

Farmer's Rice.

Take a quart of milk, and put it on to boil in a pot of sufficient size. Mix two eggs thoroughly in a pint of flour, and when the milk has begun to boil, sprinkle this into the milk, and stir constantly. When well boiled, transfer to a deep dish, and make it very sweet with brown sugar. Grate some nutmeg over the surface.

A Plum Pudding for the Million.

Soyer gives the following receipt for a pudding, which, he says, will cost only sixteen pence to make one large enough to supply ten or twelve people.

Put in a basin a pound of flour, half a pound of stoned raisins, ditto of currants, ditto of chopped suet, two table-spoonfuls of treacle, and half a pint of water. Mix all well, put in a cloth or mould, and boil from four and a half to five hours. For sauce, take melted butter, sugar, and juice of lemon, if handy. A little spice, or a few drops of any

essence, or lemon peel chopped, and a little brandy or rum will be an improvement.

Oatmeal.

Oatmeal is especially rich in food for muscles and brains, and this may explain the reason of the fact that Scotchmen, who are raised principally on oatmeal porridge and oatmeal cakes, are remarkable for mental and physical activity. It is said to contain the most material for hard work of any known grain, while, at the same time, it is about the cheapest of foods. In the form of cakes, Oatmeal, it is claimed, is as good as buckwheat, and in the form of porridge it is especially healthy for children.

The best way to make *porridge* is to mix the oatmeal with warm water; strain the batter, pour it into a farina-boiler (a tin utensil enclosed in a larger one, with space between the two for boiling water), and then leave it on the fire for an hour and a half. It needs no stirring, and will be found cocked to a perfect jelly, free from lumps.

Economical Meats.

When the best beefsteak is selling at twenty cents a pound, the butchers are glad to sell the "rein" piece at eight or ten cents a pound. It has no bone or fat, and three pounds of it for twenty-five cents will make soup enough for a family of eight or ten persons two days, besides furnishing enough meat for a dinner.

Of all the parts of *corned beef*, that is the most nutritious and cheapest which is called the round, for it has neither bone nor gristle, nor waste fat worth naming. Both in the purchase of meat and fish, persons are generally falsely economical in choosing an article with bone in it, at two or three cents a pound less than a piece which has none. They

purchase porgies, blue fish, flounders, and the like, at six or eight cents a pound, instead of halibut at twelve cents (wholesale), but the halibut is the cheapest, and also the safest, where there are children.

Beef Stew.

A very economical and most savory and delicious dish, says some one, can be made with two or three pounds of chuck steak (a cheap kind of beef), which infinitely surpasses the tasteless, insipid, eating-house stuff, called *beef à la mode*. Cut the steak into pieces two inches square; put them into a saucepan, with a large breakfast cup of cold water; put it on the fire; as soon as it boils up, stand it on the hole to simmer, for two hours, until perfectly tender. While simmering, put in, tied up with a bit of thread or cotton, a bunch of herbs, composed of knotted marjoram, winter savory, and a little thyme; take this out just before the dish is served. Of course the stew must be occasionally shaken, as all others are; the more fat there is, the better is the stew. This dish is of Italian origin, and in that country is eaten with plain boiled maccaroni and Parmesan cheese, or with salad, and with either is "a dainty dish to set before a king."

A good and economical breakfast dish is made of

Fried Rashers of Bacon and Poached Eggs.

Cut the bacon into thin slices; trim and cut off the rind. Put it into a *cold* frying-pan—that is to say, do not place the pan on the fire before the bacon is in it. Turn it two or three times, and dish it on a very hot dish. Poach the eggs, and slip them on to the bacon without breaking the yolks, and serve quickly. Time, three or four minutes. Allow six eggs for three persons.

An excellent family dish, very savory, and which can be recommended also for its cheapness and economy, is

Roasted Oxheart Stuffed.

Put the heart into warm water to soak for two hours; then wipe it well with a cloth, and, after cutting off the lobes, stuff the inside with a highly seasoned forcemeat, made, for instance, from six ounces of bread crumbs, two eggs, two ounces of ham or lean bacon, quarter of a pound of suet, the rind of half a lemon, one teaspoonful of minced parsley, one teaspoonful of minced sweet herbs, salt, cayenne, and mace to taste. Fasten this stuffing in with a needle and coarse thread; tie the heart up in buttered paper, and set it before a good fire, being very particular to keep it well basted, or it will eat dry, there being but very little of its own fat. Two or three minutes before serving, remove the paper, baste well, and serve with good gravy, and red-currant jelly or melted butter. If the heart is very large, it will require two hours, and covered with a caul, may be baked as well as roasted. Cost of heart, twenty cents, and sufficient for six or eight persons. Seasonable all the year.

A Genuine Pepper Pot.

This soup, which is of West Indian origin, should be made in an *earthen pot*, which always remains by the side of the fire, where the contents simmer, but do not boil. These should consist of an equal admixture of fish, flesh, fowl, and vegetables, seasoned with chilli, or Cayenne pepper and salt, the only attention it requires being occasional skimming, and the addition of a little water when it gets too dry. As it should at all times be simmering by the

fire, a good meal is always ready for any guest that may chance to come uninvited.

A Scotch proverb says, They hae need o' a canny cook wha hae but *ae egg* to their dinner.

Cold Meat Cookery.

This is a field that offers many resources for economical living to those that understand the art of thrifty house-keeping. In the opinion of most American housekeepers, roast or boiled meat left over is good for nothing except to be eaten cold or thrown to the dogs. A few of them know that it can be made into a plain hash, but this is the extreme limit of their knowledge in this particular. Those who would learn what savory dishes can be made of cold roast or boiled beef, mutton, veal, and poultry, should consult Mrs. Beeton's "Englishwoman's Cookery Book." No other work that we know of is so complete in its directions for cooking cold meats, and with its aid a thrifty housekeeper, who could secure from her more ignorant or lavish neighbors a supply of cold meats at a small expense, could support a family of three or four persons for a trifle per day.

What can be done with cold roast *beef*? It can be broiled with mushroom or oyster sauce; it can be made into beef fritters, beef rissoles, beef rolls, into hashed beef; minced beef, potted beef, and beef ragout. Cut into slices, and with some herbs and vegetables and mashed potatoes, it can be baked into a pie. Cold boiled beef, fried in a little butter, and covered with fried greens, constitutes the hereditary English dish known as "bubble and squeak." Cold *mutton* can be broiled, and with tomato sauce, makes an excellent dish, if served hot. Cold mutton may be made into very fair pies, if well seasoned, and mixed with a few

nerbs, or it can be made into "hodge podge," "toad-in-the-hole," ragout, or baked minced mutton. Cold *veal* can be made into Scotch collops, or veal cake, or pie, or fried patties, or ragout, or rissoles, or rolls, or minced with vegetables or macaroni. Cold *poultry* can be made into French chicken cutlets, chicken salad, curried fowl, hashed, fricassee, fried, minced, into a ragout of fowl, or fowl sauté with peas, or croquettes. Even cold *pork* may be cut into nice-sized cutlets, put into a stew-pan with butter, and chopped onions, and fried, and when properly seasoned, will make a savory and economical dish.

Soyer's Thirty Receipts in One.

Put a pound of the crumbs of bread to soak in cold water, or better, in milk; take the same quantity of any kind of boiled or roasted meat, a little fat, which chop in dice rather fine; press the water out of the bread; put in the pan two ounces of butter, lard, or dripping, with two teaspoonfuls of chopped onions; fry two minutes; add the bread; stir with a wooden spoon until rather dry; then add the meat; season with a teaspoonful of salt, half of pepper, a little grated nutmeg, if handy; stir till quite hot; then add two eggs, one at a time; mix very quick, and pour on dish to cool. Then roll it into the shape of small eggs, then in flour; egg them and bread crumb; fry a nice yellow color, and serve plain, or with any sauce you may fancy.

Anything eatable, the remains of meat, poultry, game, or fish, may be used up in this way.

While considering the subject of economy in food, we may as well here allude to one or two other points; as, for instance,

Coffee Substitutes.

French cooks, who are celebrated for making good coffee, mix three or four different kinds, and recommend as a good proportion, to add to one pound of Java about four ounces of Mocha and four ounces of one or two other kinds. It is said that from three parts of Rio, with two parts of Old Government Java, a coffee can be made quite as good, if not superior, to that made of Java alone.

Wheat coffee, made of a mixture of eight quarts of wheat to one pound of real coffee, is said to afford a beverage quite as agreeable as the unadulterated Rio, besides being much more wholesome. It is probably known to many that a very large per cent. of the *ground* coffee sold at the stores is common field peas roasted and ground with genuine coffee. There are hundreds of thousands of bushels of peas annually used for that purpose. Those who are in the habit of purchasing ground coffee can do better to buy their own peas, burn and grind them, and mix to suit themselves.

Sturgeon Veal Cutlets.

There are few persons so poor that they will consent to eat sturgeon, yet this fish, if properly cooked, affords it is said a luxurious meal. Get a few slices, moderately thick, says Mather, put them in a pot or pan of water, and parboil them to get rid of the oil; then roll in crumbs of cracker and egg, just as you would a veal cutlet, and fry. This makes a veal cutlet that beats the original by far, and you are sure that it is full "six weeks old," as the butcher always certifies in regard to the veal

Vegetable Beefsteaks.

Dr. Badham, of England, thinks he has discovered a large supply of excellent and cheap food in the mosses and fungi that grow upon trees. He says, "I have indeed grieved when I reflected on the straitened condition of the poorer classer, to see pounds innumerable of extempore beefsteaks growing on our oaks in the shape of *fistulina hepatica*—puff balls—which some of our friends have not inaptly compared to sweetbread for the rich delicacy of their unassisted flavor. It varies in size from that of a small kidney to an irregular mass of many pounds weight. When grilled, it is scarcely to be distinguished from broiled meat. No fungus yields a richer gravy. It is to be found in England, principally on the old oak trees, throughout the summer in great abundance. But we spurn the vegetable beefsteak, as we have spurned the horsesteak and the ass steak. And so the ignorant and poor are left *hungering in the midst of plenty, praying against famine in the village church, with plenty rotting in the woods and meadows round about the parish.*"

CHAPTER IX.

VALUABLE SECRETS KNOWN TO GOOD COOKS.

"Bad cooking is waste—waste of money and loss of comfort. Whom God has joined in matrimony, ill-cooked joints and ill-boiled potatoes have very often put asunder."—SMILES.

"There is a great deal of good eating and drinking in seven hundred a year, if people knew how to manage it."—MACAULAY.

MRS. WARREN, in one of her works, relates an interview she had with a friend, who expressed deep regret that she had not learned the art of cookery before she had married, and who wished that all the time she had wasted in illuminating texts of Scripture had been spent in *illuminating instructions to promote household comfort*. This suggestion stimulated her imagination, and she saw, or fancied she saw, that very great benefit might be derived both to mistresses and the "help" if handsomely printed cards were hung up in the kitchen, containing general directions for cooking meats, soups, fish, game, and poultry, for boiling vegetables and making pastry, in a word, the points that constitute good cookery. The idea is a valuable one, and in our researches among the works of the masters of the art, we have had in view the preparation of a code of standard rules, or what might be called *Family Kitchen Maxims*.

How to Boil, Fry, Roast, etc.

All the essential operations in cookery are comprised in BAKING, BOILING, BROILING, FRYING, ROASTING, STEWING, SIMMERING, and SEASONING; the rest are all fancy, though the French have what they call BRAISING, in which they have a fire both above and under the braising-pan; and sautéing, which is frying in a very small quantity of butter or fat.

In BAKING meats or fish, it is important not only to keep the bottom of the pan covered with broth or water, but to place a piece of buttered paper over the object in the pan, which keeps the top moist and juicy, and acts as a self-baster. Soyer recommends in using dishes for the oven, if of metal, that they may be made of galvanized iron, and to have separate ones for meat and fish.

In BOILING meats it is the general practice to put all, whether fresh or salted, into nearly boiling water, and from those that are very salty, careful cooks throw off the first water, and fill up again with boiling water. But the modern theory is, that fresh meat, if intended for soup, should be put into cold water, and if not intended for soup, into boiling water; and that salt meat should be put into warm, or, if very salt, into cold water, in order that by its slow cooking the salt may be extracted. After the water has boiled up rapidly, the pot should be drawn back, and its contents allowed to simmer gently. Simmering is simply slow boiling.

Always boil cabbages in two waters, and to prevent the disagreeable odor which arises from boiling cabbages, cut the head in half, and pour boiling water on it before cooking.

In boiling peas and potatoes do not bury them in water, nor allow them to remain in water after they are done.

In BROILING, it is important to grease the bars of the gridiron first, and have the fire brisk and clear. A layer of coke or charcoal over a pretty strong fire is a good plan. There is a great difference of opinion among professional cooks, whether in broiling a beefsteak it should be turned only once, or often, but the weight of authority is in favor of frequent turning. Soyer says, "My plan is to turn it often, and my reason is, that, if turned but once, the albumen and fibrine of the meat get charred, and the heat throws out the osmazome, or gravy, on the upper side, which, when turned over, goes into the fire; by turning it often, so as at first only to set the outside, the gravy goes into the centre, and it becomes evenly done throughout. As regards the thickness of the meat to be broiled, that depends on the intensity of the fire (three-quarters of an inch is a good thickness for rump steak), but the quicker the better, and also the sooner it is eaten after taken from the fire the better."

[Macbeth's receipt for broiling a beefsteak is a very good one.

"When 'tis done, 'twere well
It 'twere done quickly."]

Broiling and roasting are essentially the same, though properly roasting is done before the fire and broiling over the fire.

FRYING, as understood by professional cooks, is to immerse the article in boiling grease; in other words, they take a pan, say six inches deep, nearly fill it with fat, and when boiling, insert in this the article to be fried, so that it is completely covered with the fat. "Those articles to be fried," says Soyer, "are generally those that have a coating

of materials (such as bread crumbs and batter), which are quickly carbonized, and thus form a crust, which prevents the grease penetrating, concentrates the liquids, and preserves the flavor of the article; the carbonization once effected, the fire should be immediately moderated, particularly if the article is large, in order that the interior may become properly solidified. All articles properly fried are generally much liked, as they are agreeable to the eye and afford a pleasing variety."

American cooks, however, understand by frying what the French call *sauté*: that is, cooking an article in a shallow pan, with a small quantity of fat, one side at a time. The secret of doing this well consists in doing it quickly, to keep the gravy and succulence in the meat which a slow process would nullify, and is of course confined to small articles of food.

It is important in frying that the pan be perfectly clean, that the oil or drippings be sweet and fresh, and that the fat be boiling before the meat or fish is put into it. A good way to test the heat of your fat is to throw a little bit of bread into the pan: if it fries crisp, the fat is of the right heat; if it burns the bread, it is too hot. When the articles are done, care must be taken to drain all the fat from them most thoroughly.

The grand point in frying is to get the boiling fat to *seize the article fried, i. e.*, to form a brown crust all over its surface at the very instant of immersion. The *seizing* cannot take place unless the fat has been over a sharp fire a sufficient time. When once the seizing is properly effected, the pan may be raised or withdrawn a little, to let the article cook through without burning outside. Articles properly fried are not greasy, while badly fried things are the reverse. A well-fried fish will hardly soil a napkin;

potatoes properly fried may be eaten like a biscuit, without soiling the fingers.

Careful cooks save their frying fat and use it repeatedly, keeping that used for meats and fish in separate jars. Economical cooks seldom buy fat; generally there is enough left from skimming broth, sauces and gravies for every purpose. When they do make it, they use beef suet, the part around the kidneys, or any kind of fat, raw or cooked, chop it fine, boil for fifteen minutes, skim well, strain, and put in stone jars. This fat, for frying, it is claimed, is better than lard, and it does not fly over the pan like lard.

In ROASTING meats, slow roasting, like slow boiling, is the best. The more meat is basted, the less time it will require to roast. When the meat is half done, the fire should be stirred to burn brightly and clearly for browning. Nearly all the writers on Cookery think fifteen minutes for each pound is a proper time to allow in roasting, but a great deal depends upon the nature of the fire and the meat. A good cook will be particular to place a pan so as to catch the dripping. [See the English method of roasting beef, in next chapter.]

Veal, fowls and rabbits, when roasted, should always be covered with bacon fat, and then be well floured before putting to the fire; by so doing, all the juices of the meat or poultry are kept in, and it does not become dry. One of the secrets of the excellence of French cookery is, to cut up shreds of bacon and tie them around the article to be roasted.

In STEWING, it is necessary to have a moderate fire, and as even as possible. A brisk fire causes the steam to evaporate, and this steam is the flavor of the article stewed.

Soyer says stewing should be done slowly, the pan partly uncovered and frequently skimmed.

In SEASONING, the senses of tasting and smelling must be employed, and the art consists in so proportioning the flavors, that no one may predominate or be tasted more than another. Consult, in seasoning, the tastes of those for whom you cook rather than your own. Be moderate in the use of salt, for it is easy to add salt to a dish which is too fresh, but if once made too salt it cannot be remedied.

Beef and mutton are best when rather underdone, but pork, veal, poultry, beef's tongue, tripe, and young meats generally, must be thoroughly well cooked. Vegetables, when not sufficiently cooked, are exceedingly unwholesome and indigestible.

Wash greens carefully, first in warm water, to remove dirt and insects, and then plunge them into cold water, which will immediately restore their crispness. Mrs. Warren astonished her cook by doing this.

For all vegetables have *plenty of boiling water* and salt. Make them boil up *very quickly*. Take all greens out of the water the instant they are done. Mash all vegetables with a wooden spoon.

In addition to some of the foregoing, the ILLUMINATED FAMILY KITCHEN MONITOR should contain the following points of

Good Advice to Hired Cooks.

1. Accustom yourself to look upon your business as akin to a profession. The kitchen is a family laboratory, and a good cook should be a chemist. Read all the best books on the art of Cookery, select and adopt what seems to you good in each, and especially study "HOME COMFORTS."

2. Cleanliness, not only in the kitchen utensils, but in your dress and person, is the first lesson in cookery. Dough-boards and rolling-pins should be well scoured in hot water, but no soap, or sand or stone dust of any kind should be used. Do not allow food to become cold in any metal vessel, especially no liquid food, in any brass or copper pot or pan, after it is cooked, or it may absorb rust and poison the family. Do not clean bottles with lead shot for the same reason.

3. A good cook regards the appearance as well as the quality of the dishes she sends to the table. A beefsteak trimmed oval, surrounded by nicely browned fried potatoes, and garnished with parsley, is really more digestible as well as sightly than a rough, scraggy steak dished without regard to appearance. Veal cutlets should be cut round, about three inches in diameter, and done very quickly.

4. Not only should meats, etc., look well on the table, but they should be hot. Nothing can be more repugnant to the taste than lukewarm soup or meat, while fish is made utterly worthless by being allowed to become cool.

5. Punctuality in having meals at the appointed hours is a sterling virtue. Having things ready that can be prepared beforehand prevents hurry and secures punctuality. By stuffing a fowl overnight (except in very hot weather), and trussing it, not only can it be put to the fire at a minute's notice, but the flavor of the stuffing will have time to penetrate to the flesh.

6. Guard against unnecessary waste. A good cook has very few waste articles. The clippings and trimmings of fresh meat will make soups and gravies; the fat can be

melted for dripping, which will save lard in frying; the bones can be made into soups and gravy; the bacon fat will come useful in pastry, while pieces of stale bread can be made into excellent puddings.

7. Before cooking meat or vegetables, a good cook understands what kind of fire is required, and prepares accordingly. Half an hour before broiling a steak stir up the fire, clear away the ashes, rake out all dead cinders from the bottom, and secure a good, clear fire for the gridiron.

8. Provide yourself with serviceable cooking aprons, made with bibs. These will save your gown, and keep you neat and clean. Have them made large enough, so as to nearly meet behind.

9. Do not scrub the inside of your frying-pans, as after this operation any preparation fried, is liable to catch or burn to the pan. If the pan has become black inside, rub it with a hard crust of bread and wash in hot water, mixed with a little soda.

10. Few cooks make really good, quick biscuit. The common fault is to use soda too freely, and to "guess at" the quantities instead of measuring them.

To Neutralize the Acid in Fruits.

A large quantity of the free acid which exists in rhubarb, gooseberries, currants, and other fruits, may be judiciously corrected by the use of a small quantity of *carbonate of soda*, without the least affecting their flavor. To an ordinary sized pie or pudding take as much soda as, piled up, will cover a shilling, or even twice such quantity, if the fruit be

very sour. If this little hint is attended to, many a stomach-ache will be prevented and a vast quantity of sugar saved, because, when the acid is neutralized by the soda, it will not require so much sugar to render the pie sweet.

There is a French motto, *Ne touchez pas a la broche*—Do not touch the spit; which probably means “Leave the making of cookery books to cooks.” We concede the wisdom of the advice, and do not propose to touch the spit; but in our researches among the writings of these learned professors, we have discovered some things which promise to improve the methods of preparing common articles, as practised in American and English households; and so great is the need of improvement, that it would be rank injustice to withhold them. First,

How to Make Good Family Bread.

The books abound in directions for making bread, and all the authors agree that good flour, and good yeast, and plenty of kneading, are essential; yet probably nothing was ever published on the subject so comprehensive, minute, and practical as the following directions, taken from Marion Harland's new work on Common Sense in the Household, published by Charles Scribner's Sons, New York. She says:

[Chiefest among the conditions to good bread, I place good “family” flour—dry, elastic, and odorless. Next in importance to the quality of the flour is that of the yeast. This should be light in color and lively, effervescing easily when shaken, and emitting an odor like weak ammonia. If dull or sour, it is bad. In cities it is easiest, perhaps cheapest, to buy yeast from a brewery or bakery,

exercising your discrimination as to quality. Unless you can satisfy yourself in this respect, you had better make your own from the following receipt for

Hop Yeast.

Four large potatoes, or six small.

Two quarts cold water.

Double handful hops, tied in a coarse muslin bag.

Four tablespoonfuls flour.

Two tablespoonfuls white sugar.

Peel the potatoes, and put them, with the hop-bag, into a saucepan containing two quarts cold water. Cover and boil until the potatoes break and fall apart. Take these out with a perforated skimmer, leaving the water still boiling, mash them fine with a potato-beetle, and work in the flour and sugar. Moisten this gradually with the *boiling* hop tea, stirring it to a smooth paste. When all the tea has been mixed in, set it aside to cool. While still warm, add four tablespoonfuls of lively yeast, and turn all into a large open vessel to "work." Keep this in a warm place until it ceases to bubble up, or until next day. In summer it will work well in a few hours. When quite light, put in earthen jars with small mouths, in which fit corks, or bottle it, and remove to ice-house or cellar. It will keep good for a fortnight—longer in winter. When you wish to use it for baking, send a small vessel to the cellar for the desired quantity, and re-cork at once. A half-hour in a hot kitchen may spoil it.

Potato Yeast.

Six potatoes, two quarts cold water, 4 tablespoonfuls of flour, two of white sugar. Peel and boil the potatoes until

they break. Leaving the water on the fire, take them out and mash fine, with the flour and sugar, wetting gradually with the hot water, until it is all used. When lukewarm, add a gill of good yeast, and set aside in an open vessel and warm place to ferment. When it ceases to effervesce, bottle and set in ice-house. This yeast is very nice and white, and is preferred by many who dislike the bitter taste of hops. It is also convenient to make when hops cannot be obtained.

Potato Bread Sponge.

Six potatoes, boiled and mashed while hot; six tablespoonfuls baker's yeast, two of white sugar, two of lard, one teaspoonful soda, one quart of warm (not hot) water, three cups of flour.

Mash the potatoes, and work in the lard and sugar. Stir to a cream, mixing in gradually a quart of the water in which the potatoes were boiled, which should have been poured out to cool down to a blood warmth. *Beat* in the flour, already wet up with a little potato-water to prevent lumping, then the yeast, lastly the soda. Cover lightly, if the weather is warm; more closely in winter; and set to rise overnight in a warm place.

Bread Sponge (Plain).

One quart of warm water, six tablespoonfuls baker's yeast, two of lard, two of white sugar, one teaspoonful of soda, and flour to make a soft batter. Melt the lard in the warm water, add the sugar, then the flour by degrees, stirring in smoothly. A quart and a pint of flour will usually be sufficient, if the quality is good. Next comes the yeast, lastly the soda. Beat up hard for several minutes, and set to rise as above. Bread mixed with potato sponge is more

nutritious, keeps fresh longer, and is sweeter than that made with the plainer sponge. But there are certain seasons of the year when good *old* potatoes cannot be procured, and new ones will not do for this purpose. The potato sponge is safer, because surer, for beginners in the important art of bread-making. After using it for fifteen years, I regard it as almost infallible—given the conditions of good flour, yeast, kneading and baking.

Family Bread (White).

Having set your sponge overnight, or, if you bake late in the afternoon, early in the morning, sift dry flour into a deep bread tray, and strew a few spoonfuls of fine salt over it. The question of the quantity of flour is a delicate one, requiring judgment and experience. Various brands of flour are so unequal with respect to the quantity of gluten they contain, that it is impossible to give any invariable rule on this subject. It will be safe, however, to sift two quarts and a pint, if you have set the potato sponge; two quarts for the plain. This will make two good-sized loaves. Make a hole in the middle of the heap, pour in the risen sponge (which should be very light, and seamed in many places on the top), and work down the flour into it with your hands. If too soft, add more flour. If you can mould it at all, it is not too soft. If stiff, rinse out the bowl in which the sponge was set with a little lukewarm water, and work this in. When you have it in manageable shape, begin to knead. Work the mass into a ball—your hands having been well floured from the first; detach it from the tray, and lift it in your left hand, while you sprinkle flour with the right thickly over the bottom and sides of the tray. Toss back the ball into this, and knead hard—*always towards the centre of the mass*, which should

be repeatedly turned over and around, that every portion may be manipulated. Brisk and long kneading makes the pores fine and regular. Gaping holes of divers sizes are an unerring telltale of a careless cook. Spend at least twenty minutes—half an hour is better—in this kind of useful gymnastics. It is grand exercise for arms and chest. This done, work the dough into a shapely ball in the centre of the tray, sprinkle flour over the top; throw a cloth over all, and leave it on the kitchen table to rise, taking care it is not in a draught of cold air. In summer it will rise in four or five hours—in winter, six are often necessary. It should come up steadily until it at least trebles its original bulk, and the floured surface cracks all over. Knead again for ten or fifteen minutes. Then divide it into as many parts as you wish loaves, and put these in well-greased pans for the final rising.

In a large household baking, it is customary to mould the dough into oblong rolls, three or four, according to the number of loaves you desire, and to lay these close together in one large pan. The second kneading is done upon a floured board, and should be thorough as the first, the dough being continually shifted and turned. Set the pans in a warm place for an hour longer, with a cloth thrown over them to keep out the air and dust. Then bake, heeding the directions set down in the article upon bread in general. If your ovens are in good condition, one hour should bake the above quantity of bread. But here again experience must be your guide. Note carefully for yourself how long a time is required for your first successful baking, as also how much dry flour you have worked into your sponge, and let these data regulate future action. I have known a variation of two quarts, in a large baking, over the usual measure of flour. I need not tell you that

you had better shun a brand that requires such an excessive quantity to bring the dough to the right consistency. It is neither nutritious nor economical. When you make out the loaves, prick the top with a fork.

Novices in bread-making, and many who should have learned better by long experience, fall into a sad mistake in the consistency of the dough. It should be mixed as soft as it can be handled. Bread will rise sooner and higher, be lighter and more digestible, and keep fresh much longer, if this rule be followed. Stiff bread is close in texture, often waxy to the teeth, and after a day or so becomes very hard. Set the dough to rise in a moderately warm place, and keep it at an even temperature. There is force in the old lament, "My bread took cold last night." Cold arrests the process of fermentation. There is a chance, should this occur, that a removal to a more genial atmosphere and careful nursing may cure the congestion, should it be only partial. Too much heat carries forward the work too rapidly. In this case, you will find your dough puffy and sour. Correct the latter evil by dissolving a little soda or saleratus in hot water, and working it well in.

Knead your bread faithfully, and from all sides, until it rebounds like india-rubber after a smart blow of the fist upon the centre of the mass. The oven should not be too hot. If you cannot hold your bare arm in it while you count thirty, it is too quick. Keep the heat steady after the bread goes in. Too much fire at first, and rapid cooling, produce the effect upon the bread which is technically called "slack-baked," *i. e.*, the inside of the loaf is never properly done. Practice and intelligent observation will, in time, make you an adept in the management of your ovens. If the bread rises rapidly while baking, and the crust begins to form before the lower part of the loaf is

baked, cover the top with clean paper, until you are ready to brown it.]

Miss Leslie recommends, as soon as the bread is quite done, to wrap each loaf lightly in a clean coarse cloth, damped by sprinkling it with water, and *stand it on its edge*. This will prevent the crust from becoming too hard. Keep the loaves wrapped up after they are deposited in the bread box, which should be of *tin*.

How to Make Stale Bread, or Cake, Fresh.

Plunge the loaf one instant in cold water, and lay it upon a tin in the stove ten or fifteen minutes. It will be like new bread without its deleterious qualities. Stale cake is thus made as nice as new cake. But bread or cake heated over thus, should be used immediately.

Various Uses of Bread Dough.

In the winter, dough may be kept sweet many days in a place where it will be cold, without freezing, and it will grow better to the last.

It should be raised light, then kneaded a little, then covered with a damp cloth, so that a dry crust will not form on the top.

Fresh bread can thus be furnished for the table every day, without extra work. Doughnuts, bread, cake, or rusks can be made of it by adding butter, sugar, or spice; tea biscuit, also fried biscuit, crust for apple dumplings, and for pan-pie.

The dough should be made, at least in part, with milk, when it is to be used for these purposes. These directions are particularly recommended to persons who do their own housework, and of course wish to save time and labor.

How to Make Good Buttered Toast. A. SOYER.

Take remnants of a loaf that have become too dry to be eaten as bread, dip them in warm water, place a slice of the bread upon the toasting-fork, about an inch from the sides, hold it a minute before the fire, then turn it, hold it before the fire another minute, by which time the bread will be thoroughly hot; then begin to move it gradually to and fro until the whole surface has assumed a yellowish-brown color, when again turn it, toasting the other side in the same manner; then lay it upon a hot plate, spread a piece of butter, rather less than an ounce, over it, and cut into four or six pieces. Cut each slice into pieces as soon as buttered, and pile them lightly upon the plate or dish you intend to serve it on.

This way you will find a great improvement upon the old system, as often, in cutting through four or five slices with a bad knife, you squeeze all the butter out of the upper one, and discover the under one, at the peril of its life, swimming in an ocean of butter at the bottom of the dish.

How to Fry Ham and Eggs.

Cut thin slices, and take off the rind; if very salt, pour hot water upon them, but do not suffer them to lie long in it, as the juices of the meat will be lost. Wipe them in a cloth; have the spider ready hot, lay in the pieces, and turn them in a minute or two. They will cook in a very short time. The secret of having good fried ham is in cooking it quick, and not too much. The practice of cutting thick slices, and laying them in a cold spider and frying a long time, makes ham black and hard. It needs nothing added, but to be laid upon a hot covered dish.

After you have fried ham, drop in the eggs, one at a time. In about a minute, dip the boiling fat with a spoon over them, again and again. This will prevent the necessity of turning them, which it is difficult to do without breaking the yolks. Take them out in about two minutes and a half, with a skimmer. The fat that roasts out of a ham that is browned in an oven is good for frying eggs.

French Beef Broth and Soup. PROF. BLOT.

Take three pounds of good, lean, fresh beef, from any part except the shin. There must not be more than two ounces of bone to a pound of meat, and the less bone the better. Place the meat in a soup-kettle or saucepan, lined with tin, with three quarts of cold water, and salt, and set it on a good fire. After about thirty minutes, the scum or albumen of the meat will gather on the surface, and the water will commence boiling. Now place the kettle on a more moderate fire, add one gill of cold water, and begin to skim off the scum, which will take only a few minutes. Then add one middle-sized carrot, half of a turnip, one middle-sized leek, a stalk of celery, one of parsley, a bay-leaf, one onion with two cloves stuck in it, and two cloves of garlic. Keep the kettle between simmering and boiling heat for about five hours. Dish the meat with carrot, turnip, and leek around it, and serve it as a *relevé*. Strain the broth, and it is ready for use. I do not put parsnips or thyme in broth, the taste of these two vegetables being too strong. They really neutralize the fine aroma of broth.

The French use broth previously prepared in making *potages* or soups; as, for instance, soup *à la Julienne*.

Scrape two carrots and two turnips, and cut them in pieces about an inch and a half long; cut slices lengthwise,

about one-eighth of an inch thick, then cut crosswise so as to make square strips. Put them in a saucepan, with about two ounces of butter, three tablespoonfuls of cabbage, chopped fine, and half a middling-sized onion, also chopped; set on the fire, and stir till about half fried. Add broth to make it as you wish, thin or thick; boil gently till done; salt to taste, skim off the fat, and serve. It takes about two hours.

How to Boil Eggs.

The ordinary way is to put them into a cup or saucepan of boiling water and boil steadily for three minutes, if you want them soft, and ten, if hard. But gourmands like them best if put into *cold* water and left until it comes to a boil, which will be in about ten minutes. The inside, both white and yelk, will then be of the consistency of custard.

Always drop hard-boiled eggs into cold water as soon as they are done to prevent the yolks from turning black.

How to Boil Potatoes.

An English attorney used to say that a woman who could boil potatoes and melt butter *well* was a good cook, and he never required any other proof of the capabilities of a cook.

The Irish, with whom potatoes are the national diet, may reasonably be supposed to know the best method of cooking them. This is their process:

The potatoes, after being washed, are put into a cast-iron pot of cold water, slightly salted, which is placed on the fire. When the water boils, a small quantity of cold water is added to check the boiling; this is once or twice repeated. When the potatoes are done, or nearly done, the water is

poured away from the potatoes, which are subjected to the fire to let the steam evaporate and make them mealy. They are served up in the usual way. During the meal only a portion of the potatoes are put on the table at a time, and before it is finished, you will have two or three supplies of hot potatoes, the last being better than the first, for those at the bottom of the pot become partially roasted.

Whether it is better to put potatoes into cold or boiling water is a mooted point among good housekeepers. The result of experiments seems to be that Garnet, White Mountain and Early Rose potatoes are apt to dissolve in cold water, while Peach Blows, Prince Alberts and other late varieties are best cooked in cold water, *always* pouring off the hot water the instant they are done, and letting the potatoes dry for a few minutes.

Potatoes should be boiled with just enough water to cover them. Old potatoes are best steamed; new ones boiled.

Cold potatoes left over from dinner make an excellent dish for breakfast by covering them with milk or cream in a frying pan, adding butter and salt, and let them remain until the milk thickens, say fifteen minutes.

Sweet potatoes should be boiled until done, then peeled and cut into longitudinal slices. Then pour upon each slice as you lay it in the sauce-dish, gravy made in the following manner: Of sugar and butter take one cup of each; add half a cup of hot water, and boil until it is thick. This sauce is a great improvement to the sweet potato, and removes the dryness of that vegetable.

How to Boil Turnips.

Pare them not too thickly; and instead of cutting them in quarters, you should cut across the turnip in thin round

slices, not a quarter of an inch thick ; wash them well and put them in plenty of boiling water, with a lump of salt, a little piece of dripping the size of a walnut, and make them boil very fast ; in a quarter of an hour or less they will be ready ; then drain them in a colander, mash them with a wooden spoon, turn them into a basin and add some milk, heat them hot in a covered basin in the oven, and serve them while hot in a warm dish. By this method eight or ten roots will go as far as double the quantity in the ordinary way. By adding milk instead of butter, the turnips are made creamy and richer, and are not liable to produce indigestion as when butter is used with them.

To Cook Onions Without Smell.

Select those that are alike in size and not very large. Boil half an hour and pour off the water. The offensive oil is thus liberated by the heat and most of it goes with the water. Now make a dressing by adding a lump of butter the size of an egg to a pint of milk ; put in a little chopped parsley and a bit of mace. When it boils, put in the onions and let them steam slowly until done. When you take them up, open the top of each and drop in a small lump of butter ; eat while warm and you need have no misgivings about your breath ; for thus dressed they are as mild as baked apples and far more nutritious.

How to Make Macaroni Cheese.

Weigh six ounces of macaroni and break it into short pieces ; wash it in hot water, and then scrape well the outer part of a crust or rind of cheese and grate six ounces of this with a coarse grater. Put the macaroni in *boiling water* in which a piece of butter the size of a hazelnut has been placed, and about an ounce of salt. Boil about twenty

minutes, when the macaroni will be soft. Prepare some melted butter sauce by mixing an ounce of butter with a little milk, water and flour. Place a layer of cheese in the *bottom* of a well-buttered, shallow pie dish, then a layer of macaroni; over this pour a little of the butter sauce, then a layer of cheese and again of macaroni and butter until the dish is full; lastly, a thick layer of the grated cheese and then the butter sauce and some tiny bits of butter on the top. Bake the whole in an oven for three-quarters of an hour until the cheese is of a light golden brown. Do not serve at table *too hot*. Thus for a very small sum, a handsome and always welcome dish is obtainable. The crust of cheese cannot be made use of in any other way.

Mrs. Lyman's Method of Cooking Salt Mackerel.

Soak for two days, after coming out of the brine, in cold water. Lay in a small tub, *with the flesh side down*, and change the water several times. Just before cooking lay it in a shallow vessel and cover with hot milk. The effect of the milk is to remove the strong taste so unpleasant when this dish is carelessly cooked. Take out of the milk, pour water over it to rinse, and wipe dry with a napkin. Then lay in a wire gridiron and broil in the same manner as fresh shad, or fresh mackerel, and eat with lemon juice for sauce.

What Good Cooks do with Cold Veal.

They chop it very fine, and put a layer in the bottom of a buttered pudding dish, and season with pepper and salt. Next they put a layer of finely powdered crackers, and strew some bits of butter upon it and wet with a little milk. Then more veal, seasoned as before, and another round of cracker crumbs with butter and milk. When

the dish is full they wet well with gravy or broth, diluted with warm water, and spread over all a thick layer of cracker seasoned with salt, wet into a paste with milk and bound with a beaten egg or two, if the dish be large. Then they stick butter-bits thickly over it, invert a tin pan so as to cover and keep in the steam, and bake half an hour, or three-quarters if the dish be large. They remove the cover ten minutes before it is served, and brown.

This is called "veal scallop," and is liked by children exceedingly, and by all who are fond of veal in any form. *Do not get it too dry.*

How to Boil Bacon.

Dr. Kitchiner remarks: The boiling of bacon is a very simple subject to comment upon; but our main object is to teach the art of dressing common food in the best manner. Cover a pound of nice streaked bacon with cold water, let it boil gently for three-quarters of an hour; take it up, scrape the under side well, and cut off the rind; grate a crust of bread not only on the top, but all over it, as you would ham, put it before the fire for a few minutes, not too long or it will dry and spoil it. Bacon is sometimes as salt as salt can make it, therefore before it is boiled, it must be soaked in warm water for an hour or two, changing the water once; then pare off the rusty and smoked part, trim it nicely on the under side, and scrape the rind as clean as possible.

Cabbage with Milk.

Those who usually find cabbage an unpleasantly indigestible article of food, will be gratified with the result of the following mode of cooking it:

Cut half of a solid head of cabbage fine as for slaw.

Have a deep spider on the fire and hot. Put in your cabbage, pour quickly over it a pint of boiling water, cover close, and cook for ten minutes; then pour off the water that remains and add half a pint of rich milk. When the milk boils up, stir in a teaspoonful of flour moistened with a little cream or milk, a sprinkle of salt, and cook the flour a minute, then dish up.

This closely resembles cauliflower, and is much cheaper.

Novel Mode of Making Coffee.

Soyer strongly advises his readers to give a trial to coffee made in this way:

Put two ounces of ground coffee into a stewpan, which set upon the fire, stirring the powder round with a spoon until quite hot, when pour over a pint of boiling water; cover over closely for five minutes, when strain it through a cloth, rinse out the stewpan, pour the coffee, which will be quite clear, back into it, place it on the fire, and when nearly boiling serve with hot milk.

When the milkman fails to bring the milk or cream in the morning, a very good *substitute* for it may be made by beating the white of an egg to a froth, putting in it a very small lump of butter, and mixing well. If perfectly mixed, it is said to be an excellent substitute for cream.

It is well known that the Turks excel in making coffee. They never grind the berry, but beat or crush it with wooden pestles in mortars. When the pestles have been long used, they become precious and are sold at high prices.

Brillat Savarin says he determined to examine and test the question whether grinding or beating in a mortar produced the best coffee; and having taken equal weights of each and treated them precisely alike, he found that the

coffee that had been beaten in a mortar was far better than that which had been ground. Any one may repeat the experiment for his or her own satisfaction.

How to Make Tea.

There are many ways of making Tea, but Professor Blot says, after many experiments and much information, he has found the following to be the best :

Warm the teapot, either by pouring boiling water in and emptying it, or by placing it on a corner of the range. Then put good tea into it (the quantity to be according to the strength and the quantity you want), and pour boiling water on the leaves, just enough to wet them ; leave thus about one minute, then pour on all the water you want.

Let it steep no longer *than six minutes and not less than four minutes* before drawing it. If allowed to steep longer than six minutes, all the astringency of the tea is extracted and it acts, with bad effect, on the nervous system, besides losing most of the aroma.

Chemists and physiologists generally recommend black tea for not affecting the nervous system so much as green tea.

Other authorities on cookery recommend *boiling black tea* for about fifteen minutes, and state that it greatly improves the flavor.

Soyer has a somewhat different method of making tea. He says : Pour the dry tea into the pot a quarter of an hour before you are ready to use it, warm both tea and pot for that length of time, then fill with boiling water and leave it draw from three to five minutes, when it is quite ready.

Points about Chocolate.

Chocolate deserves a higher place in the regard of the American people than it has obtained, and is especially suitable for literary men, lawyers and persons with feeble stomachs. A French authority says, to make it fit for immediate use, about an ounce and a half should be taken for each cup, which should be slowly dissolved in water while it is heated, and stirred from time to time with a spatula of wood. It should be boiled a quarter of an hour in order to give it consistency, and served up hot.

"Monsieur," said Madame d'Austel, "when you wish good chocolate, make it the evening before in a tin-pot. The rest of the night gives it a velvet-like flavor that makes it far better. God will not be offended at this little refinement, for in himself is all excellence."

How to Prepare Salads, etc.

Mrs. Warren's method of washing greens, etc., will astonish other cooks beside her own. She says:

"First, I had a pan of warm water rather more than tepid, and a second of cold water. After having carefully picked the refuse leaves from some cabbages which the rain and hot sun intervening had covered with insects, I first took the worst part of the leaves and put two or three in the warm water to show the girl how readily the insects fell off, leaving the leaf clean. Her eyes dilated as if I had been a conjurer. So fresh hot water was had for the cabbages, *each small head was washed singly*, and then put into cold water; and in the warm water each worm and snail and grub found instantly a watery grave. I would here remark that if greens or lettuces are washed in a mass, and not *each singly*, the process is of little avail, yet better

than washing them in cold water. No vegetables lose their crispness, or if for a moment they do, it is instantly restored by the necessary act of plunging them into cold water. Who has not had their teeth set on edge by eating gritty spinach, sea-kale, celery, or leeks, which need not have happened if the cook had only known that to wash these things *in two waters that are warm and then immediately to lay them in cold for an hour*, much trouble and time would have been saved. This is one bit of comfort, a knowledge of which cannot be too widely known."

Remember always to boil greens with a small piece of baking soda, in plenty of boiling water and salt.

Garnishes.

Much of the palatableness of food depends on the style in which it is served up. Parsley is the general garnish for all kinds of cold meat, poultry, fish, etc.; and slices of lemon for boiled fowl, turkey, fish and roast veal.

Carrots in slices should accompany boiled beef, hot or cold.

Fried sausages or forcemeat balls are placed around roasted turkey, capon or fowl.

Currant jelly is the garnish for game, and mint, either with or without parsley, for roast lamb, either hot or cold.

Always have lobster sauce with salmon,
And put mint sauce your roasted lamb on;
In venison gravy, currant jelly,
Mix with old port—see Francatelli;
In dressing salad, mind this law,
With two hard yolks, use one that's raw;
Roast veal, with rich stock gravy serve,
And pickled mushrooms, too, observe;
Roast pork, sans apple sauce, past doubt
Is "Hamlet," with the Prince left out;
Boiled turkey, gourmands know, of course
Is exquisite with celery sauce;
The cook deserves a hearty cuffing
Who serves roast fowls with tasteless stuffing.

Drawn or Melted Butter.

The foundation of many of the principal sauces is melted butter; and an English lawyer, it is said, in hiring a cook, asked but one question—how she made melted butter; and if her answer was satisfactory, she was engaged; if not, she was rejected. Where expense is not considered, this is made of two-thirds butter and one-third of cream, warmed gradually with a box spoon; but for families in ordinary circumstances, Soyer gives the following recipe:

Take two ounces of butter, and two ounces of flour, half a teaspoonful of salt, a quarter that of pepper, mixed together with a spoon, put into a quart pan, with a pint of cold water; place it on the fire and stir continually until it begins to simmer, then add one more ounce of butter and stir till melted. This melted butter is fit to serve at the best tables, by adding three ounces of butter. Take as a guide, that the back of the spoon, on being removed, should always be covered with the butter or sauce.

Many good housekeepers are sorely puzzled at times to know what to cook for a variety; they are tired of the same things everlastingly boiled, stewed and fried, and it would be a good plan to have on the reverse side of the Illuminated Kitchen Monitor before recommended, a comprehensive list of food articles, or Bill of Fare that would suggest something that would relieve their perplexity. It is often difficult to know what to cook for children and for delicate and sick persons; and a list like the following would often be useful for reference:

Food for the Sick.

Beef tea, oatmeal or Indian gruel, chicken, mutton, veal or calves' feet broth, arrowroot custard, milk toast, boiled rice,

sago or tapioca milk, baked apples, panada, breast of part-ridge or pigeon, minced fine and stewed. Beef, rump-steak, broiled ten minutes or less.

Food for Young Children.

Milk, scalded or boiled, mixed with farina or barley; rusks or stale bread warmed, pressed and mixed with sugar; crushed white wheat; Graham bread or crackers; rare beef, and well-boiled mutton; tender roast or boiled chicken, minced fine; mealy old or dry sweet potatoes; young onions boiled in two waters; simple custard, and rice or farina pudding; inner part of a well-roasted apple; soft-boiled eggs. No veal or pork, or fried meats generally.

Food for Sedentary and Delicate Persons.

Eggs, fried or poached, or soft boiled, or in omelet. Beef, veal, chicken, guinea fowl; boiled or hashed calf's head; veal cutlets broiled in papers or with cauliflower, or broccoli; roast fowl, with water-cresses; broiled partridge; asparagus, with drawn butter; green peas, macaroni, julienne or hare soups; boiled rice, oysters, roast apples, boiled fish, except eels, skate or cuttle fish. No pork, sucking pig, ducks, geese, smoked or salted meats, or fat and greasy things generally.

Standard Breakfast Dishes.

Dry or milk toast, toasted muffins, rolls, hot cakes, buns, and rusks, corn bread, fried mush, fried hominy, waffles and catfish, mackerel salt or fresh, haddock, small white-fish, boiled, fried or poached eggs, ham and eggs, omelet, beefsteak, pork and mutton chops, sausages, frizzled beef, hashed kidneys on toast, bacon, sausages, potatoes and cream, fried potatoes, fried or broiled chicken.

Dishes for Sunday Dinners, to Save Cooking.

Pea, spring, white or tapioca soup; cold roast beef with horseradish, or roast mutton with salad, or broiled fowls with mushroom sauce; hashed duck and green peas; giblet soup and calf's-head pie; macaroni and cheese; baked cod or boiled pike stuffed; fruit fritters, apple tart, boiled custard; pudding, cold; apple pie, cheese cakes, Welsh rare-bits; creams, syllabubs, tipsy cake, trifles. Many of these dishes can be entirely or partly prepared on the preceding day.

There is such a lamentable lack of brains among all classes in the world, that if there be any food which will make brains, it is very important that all of us should know of it and partake of it. Dr. Lambort asserts that all of the following articles contain brain-making elements, and has outlined a bill of fare to show that a dinner may be prepared from them alone, which epicures would not disdain.

Relish (Russian Fashion):

Toasted Crackers and Toasted Cheese.

Second Course:

Oysters on Half-shell and Cold Cabbage.

Third Course:

Sardines.

Fourth Course:

Cod-fish and Cream.

Fifth Course:

Oyster-Salad.

Sixth Course:

Stewed Tripe and Green Peas.

Seventh Course:

Calves' Brains on Toast.

Bread:

Graham, French Rolls, Oat, Graham Meal Crackers, and Milk Biscuit.

Dessert:

Oat Groats and Cream.

Pancakes:

Oat, Buckwheat, and Graham Meal.

Boiled Custard.

Fruit:

Apples and Oranges.

Drinks.

Coffee, Buttermilk.

CHAPTER X.

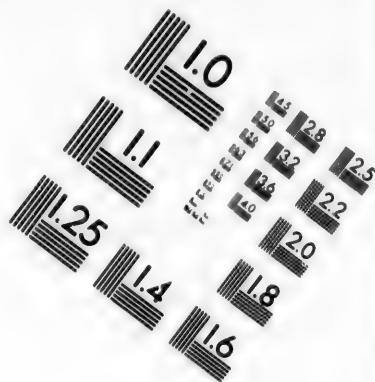
DAINTY DISHES FOR DAINTY PALATES.

"The art of cookery consists in exciting the taste. To excite a stomach of papier-maché, and enliven vital powers almost ready to depart, a cook needs more talents than he who has solved the infinitesimal calculus."—SAVARIN.

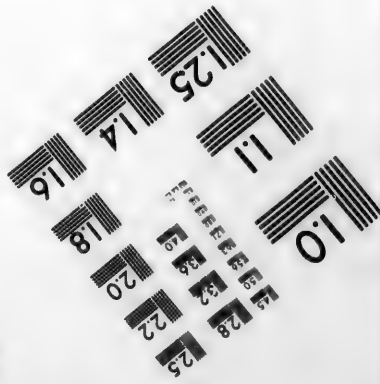
I. DOMESTIC COOKERY.

WE are now approaching that mysterious realm known as "high-class cookery," but we do not propose to enter very far within its precincts. It is surmised by some, that many of the dishes prepared by the French professors of the culinary art are not what they seem, and that often rich and highly-flavored sauces disguise what in itself is not very savory or palatable. But before we approach the great oracles of this branch of cookery, to inquire what foundation of truth this suspicion rests upon, or to ask those who compound the dishes that grace banquets and astonish epicures to disclose some of the secrets of their art, we propose to dwell for a while in still more pleasant company, and inquire how the most skilful of American and English wives and mothers prepare those familiar yet dainty dishes that are among the most valued of HOME COMFORTS.

First of all, as the English are celebrated for their roast beef, we have requested Mr. BOYCE, of London, to tell our readers



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How to Roast Beef, English Style.

Roasting—that is, cooking by the direct heat of the fire (in front of, and not over the fire, which constitutes broiling)—is characteristic of English cooking, as much as stewing or sautéing is of French cookery, or frying and baking of American, and though the interchange of ideas is breaking up the old distinctions, we can still enjoy the idea that the Englishman looks down upon French dishes as kickshaws and messes, while the French cook still boasts, that

From an old shoe,
He could make a *ragout*,
That should beat the roast beef of Old England.
The glorious old English roast beef.

The first point of importance is to select beef of the very best quality, and, whether it be the fillet, ribs, or sirloin, see that the fat and lean are mingled, so that the clean cut seems marbled, that it is free from much sinew, which would indicate age, and that the outside fat show of a rich color, which denotes good feeding and proper maturity.

Beef for roasting should be kept some days before being used, or as long as it is possible to keep it without salting, for no salt should touch beef until it is cooked; and then the first thing to notice is, that the fire must burn perfectly clear and bright. In England, bituminous coal is used, and ranges are made capable of being widened or contracted, with the bars running horizontally, and the fire usually extends beyond the meat, so that the ends of the joint may be properly cooked. A Dutch oven is most generally used, the spit passing through, and receiving its motion from machinery, as previously described in the

American tin kitchen, a flap at the back giving access for basting.

Having a good fire, burning bright and close up to the bars of the grate, proceed to spit the sirloin, exercising caution to spit it evenly, so that it balances, or the spit will turn more quickly at one time than another, and the meat not be cooked evenly. A cradle spit is sometimes used to obviate this. Pin some thin writing paper over the outside fat, and pour some water in the dripping-pan to commence basting with. Push the meat up close to the fire for a few minutes, until a slight crust forms, which will tend to keep the rich juices from escaping; then draw about ten or twelve inches away until nearly done, when the paper is removed, and the joint brought near the fire to brown it.

The length of time required for cooking thoroughly averages a quarter of an hour to each pound in weight: a sirloin weighing fifteen pounds requiring three hours and a half; but meat from an old animal takes longer to cook, and in winter longer time must be allowed, and very fat meat requires time to cook it thoroughly.

Rub a little butter or fresh dripping over the meat before spitting, in order to supply dripping to baste with—water alone not being sufficient—and baste very often, as on this much of the success of roasting depends. When the meat is nearly done, dredge over it some flour that has been browned by baking, and a little salt, and as soon as a rich brown is obtained, and steam rises from the joint, it is sufficiently cooked.

Perfection in roasting is very difficult, and only by observation and experience can success be attained to, as many things, such as age, size (especially the thickness) of the joint, the kitchen conveniences, the time of serving, etc., have to be considered, and only when everything favors

can the cook expect the praise that "it was done to a turn."

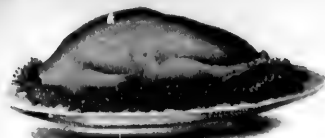
Roast beef should be sent to the table as soon as it is done; the dish should be very hot, and only a small quantity of rich and rather thick gravy should be made, for as soon as the joint is cut, the juices will add sufficient to the gravy to supply all the diners. A dish with a well for the gravy should always be used. The under side of the sirloin is sometimes called the *lumbar*, and is the most delicious part; it is usually served to the ladies, a good carver reserving some for the lady of the house.

Roast Canvas-back Ducks.

Nearly all wild ducks are liable to have a fishy flavor, and, when handled by inexperienced cooks, are sometimes uneatable from this cause. Before roasting them, guard against this by *parboiling them, with a small carrot, peeled, put within each*. This will absorb the unpleasant taste. An onion will have the same effect; but unless you mean to use onion in the stuffing, the carrot is preferable.

After parboiling as directed, throw away the carrot or onion, lay in fresh water half an hour, stuff with bread crumbs seasoned with pepper, salt, sage, and onion, and roast until brown and tender, basting half the time with butter and water, then with the drippings. Add to the gravy, when you have taken up the ducks, a tablespoonful of currant jelly and a pinch of Cayenne pepper. Thicken with browned flour, and serve in a tureen.

Game, as a general rule, is best if kept for about three days; but when time cannot be afforded, some persons think that, by burying it in the ground for a few hours, it becomes more tender. Most cooks roll game in strips of



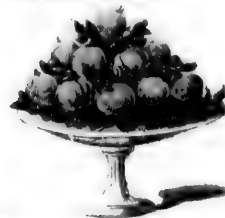
Roast Fowl with Watercress.



Duck and Green Peas.



Compote of Pears



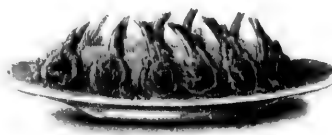
Compote of Apples.



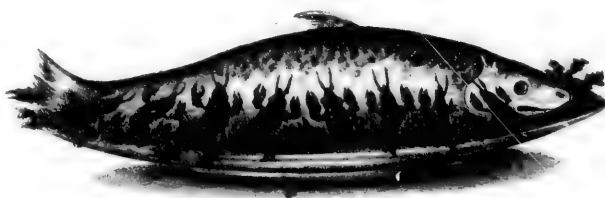
Roast Turkey.



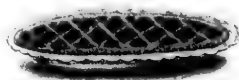
Boiled Calf's Head.



Mutton Chops and Mashed Potatoes.



Salmon garnished with Crayfish.



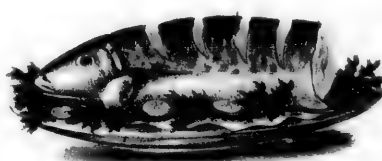
Open Tart.



Pickled Anchovies.



Boiled Turbot.



Cod's Head and Shoulders



bacon before roasting it, but buttered paper is preferable, as bacon spoils the flavor of delicate birds like woodcock. A hare or rabbit, when roasting, should be basted with cream and dredged with flour.

Barbecued Rabbit or Squirrel. HARLAND.

Clean and wash the rabbit, which must be plump and young, and having opened it all the way on the under side, lay it flat, with a small plate or saucer to keep it down, in salted water for half an hour. Wipe dry and broil whole, with the exception of the head, when you have gashed across the backbone in eight or ten places, that the heat may penetrate this, the thickest part. Your fire should be hot and clear, the rabbit turned often. When browned and tender, lay upon a very hot dish, pepper and salt and butter profusely, turning the rabbit over and over to soak up the melted butter. Cover and set in the oven for five minutes, and heat in a tin cup two tablespoonfuls of vinegar, seasoned with one of made mustard. Anoint the hot rabbit well with this, cover, and send to table garnished with crisped parsley.

The odor of this barbecue is most appetizing, and the taste not a whit inferior. Squirrels may be barbecued in the same manner.

Broiled Pigeons or Squabs.

Young pigeons, or "squabs," are rightly esteemed a great delicacy. They should be cleaned, washed, and dried carefully with a clean cloth; then split down the back, and broiled like chickens. Season with pepper and salt, and butter liberally in dishing them. They are in great request in a convalescent room, being peculiarly savory and nourishing.

Broiled Beefsteak, Wakefield Style.

Cut a steak an inch thick ; score it on each side cross-wise. Put into a tart-dish two teaspoonfuls of salt, one of pepper, one of sugar, a teaspoonful of chopped tarragon, a tablespoonful of some good relish or sauce, two tablespoonfuls of vinegar ; put the steak in it for six hours ; turn it now and then. This seasoning is called *marinade*. Previous to broiling, dredge it slightly with flour while doing, and serve with butter in very small pieces under the steak. Some raw potatoes, cut into very thin slices and nicely fried, and served as a garnish, renders it a dish fit for the most fastidious epicure.

Roasted Guinea Fowls

are a dainty dish, very little known to American farmers, who keep them chiefly for their plumage and their eggs, which are far richer than those of chickens. For roasting, they should not be more than twelve months old. They are trussed like common fowls, larded, and served plain roasted, rather well done. Season the gravy with a chopped shallot, parsley, or summer savory, not omitting the minced giblets, and thickened with browned flour. Currant, or some other tart jelly, is a suitable accompaniment for this fowl.

Veal Cutlets, with Tomatoes or Oysters.

Wash the cutlets, season them with pepper and salt, dip in cracker dust and fry in equal portions of lard and butter until they are of a nice brown on both sides, and when done, take them up on a dish.

Also, stew about a quarter of a peck of tomatoes, drain, mash, and season with red pepper and salt. Pour the tomatoes into the pan with the gravy, after the cutlets

have been dished, and stir well together. Pour this over the cutlets, and send to table hot. This dish is very much liked by many persons.

In the place of tomatoes, some take oysters, pan them, season with salt and Cayenne pepper, and pour them over the cutlets, which are served hot, in a covered dish.

How to Cook Sweetbreads. WIDDIFIELD.

Take one or more sweetbreads, wash, and put them into a stew-pan, and let them boil five or ten minutes; then put them in cold water, and when cool, skin, but not break, them; then season with salt and pepper, dredge over a little flour, and fry slowly in butter a light brown on both sides. For persons slightly indisposed, these may be served with potatoes, mashed with a little cream, and seasoned with salt to taste.

The French cooks prepare sweetbreads as above; then place them on a dish, remove all the brown particles from the pan, retaining the butter, and pour over them a gravy made by dredging in a gill of boiling water a dessert-spoonful of browned flour, stirring all the time, seasoning to taste, and adding gradually two tablespoonfuls of Madeira wine. While boiling hot, this is poured over the sweetbreads, which are sent to the table in a well-heated covered dish.

Baked Salmon Trout. HARLAND.

Marion Harland becomes rapturously enthusiastic when she thinks of the salmon trout she ate in the Adirondacks, *baked with cream*. Her recipe for cooking the fish in this way, when divested of its "bathos," is as follows:

Handle the beauty carefully and lay in a baking-pan, with just enough water to keep him from scorching. Bake

slowly, basting often with butter and water. By the time it is done, have ready in a saucepan a cup of cream—diluted with a few spoonfuls of hot water, lest it should clot in heating—in which has been stirred cautiously two tablespoonfuls of melted butter and a little chopped parsley. Heat this in a vessel set within another of boiling water, add the gravy from the dripping-pan, boil up once to thicken; and when the trout is laid in state in a hot dish, pour the sauce around him. Salt him lightly, should he need it, but let no sharply-spiced sauces come near him. Eat, and be happy.

Brook trout form a rarely delightful breakfast or supper dish. They should be fried quickly in hot fat or fine olive oil, without seasoning, and taken out instantly they are a delicate brown, and placed for a few seconds upon a hot folded napkin, to absorb whatever grease may cling to their speckled sides. This simple dish, says Savarin, duly sprinkled with slices of lemons, is worthy to be offered to a cardinal.

Roasted or Broiled Rail or Reed Birds

are a dainty dish. Skilled cooks roll an oyster in melted butter, then in bread crumbs seasoned with pepper and salt, and put this into each bird before roasting. Then baste with butter and water three times, put layers of toast underneath, and, while roasting, baste freely with melted butter. About twelve minutes will be required to cook these birds in this way, and they will be found a dainty dish indeed.

Roast Pig and Apple Sauce.

Charles Lamb claims that, of all the delicacies in the eatable world, the most delicate is a young tender suckling

of a pig roasted. It must be *roasted*, not seethed or boiled. He says: "There is no flavor comparable, I will contend, to that of the crisp, tawny, well-watched, not over-roasted, *crackling*, as it is well called; the very teeth are invited to their share of the pleasure of this banquet in overcoming the coy, brittle resistance, with the adhesive oleaginous—oh, call it not fat—but an indefinable sweetness growing up to it, the tender blossoming of fat—fat cropped in the bud—fat and lean so blended, and running into each other, that both together make but one ambrosial result or common substance."

For very young roast pig, the best sauce is probably a few bread crumbs, done up with the liver and brains, and a dash of mild sage. For roast pork, *browned flour* is said to be the best for gravies. *Apple sauce* is the proper accompaniment.

To Make a Haunch of Mutton Eat like Venison.

Mix two ounces of bay salt with half a pound of brown sugar; rub it well into the mutton, which should be placed in a deep dish for four days, and basted three or four times a day with the liquor that drains from it; then wipe it quite dry, and rub in a quarter of a pound more sugar, mixed with a little common salt, and hang it up, haunch downwards; wipe it daily till it is used. In winter, it should be kept three weeks and roasted in paste, like venison. Serve with currant jelly.

Oysters Broiled on the Shell. LYMAN.

Perhaps no dish is able to give more epicurean delight than this, if well managed. It is just the thing for a night supper, or for an elegant breakfast.

Select as many dozen as you have guests. They should

be large, and the shells of good shape. Clean them with a stiff brush, and open, saving the juice. Throw the oysters into boiling water, and let them remain a minute or two, according to size. Take out, and lay at once on one half of the shell, and place on a gridiron over a brisk fire. As soon as the oyster begins to broil in the shell, season with butter, pepper, and a drop of lemon juice. Serve hot on the shell.

French Stewed Oysters.

LESLIE.

Wash fifty fine large oysters in their own liquor; then strain it into a stewpan, putting the oysters in a pan of cold water. Season the liquor with a large glass or half a pint of white wine (sherry or Madeira), the juice of two lemons, six or seven blades of mace, and a small grated nutmeg. Boil the seasoned liquor, and skim and stir it well. When it comes to a boil, put in the oysters. Give them one good stir, and then immediately take them from the fire, transfer them to a deep dish, and send them to table. They are not to boil.

Many persons consider this the finest way of cooking oysters for company.

Chicken Dressed as Terrapin.

Boil a fine, large, tender chicken; when done, and while yet warm, cut it from the bones into small pieces, as for chicken salad; put it into a stewpan, with one gill of boiling water; then stir together, until perfectly smooth, one-quarter of a pound of butter, one teaspoonful of flour, and the yolk of one egg, which add to the chicken, half at a time, stirring all well together; then season with salt and pepper. After letting it simmer about ten minutes, add half a gill of Madeira wine, and send to table hot.

This is liked by many who are not fond of terrapins.

French Pot-au-Feu.

SOYER.

In France, no dinner is served without soup, and no good soup is supposed to be made without the *pot-au-feu*, it being the national dish of the middle and poorer classes of that country. The following is Soyer's receipt for making it:

Put into an earthen pipkin six pounds of beef, four quarts of water; set near the fire; skim. When nearly boiling, add a spoonful and a half of salt, half a pound of liver, two carrots, four turnips, eight young or two old leeks, one head of celery, two onions, and one roasted, with a clove in each, and a piece of parsnip; skim again, and let simmer four or five hours, adding a little cold water now and then; take off a part of the fat, put slices of bread into the tureen, lay half the vegetables over, and half the broth, and serve the meat separate, with the vegetables around.

Eggs and Cheese

are a favorite dish in Italy, and also in Switzerland, where the recipe originated. Beat well six eggs, and put them in a stewpan, with two ounces of well-grated Gruyère cheese and about one ounce of butter; set on a brisk fire, and leave till it becomes rather thick, stirring all the time with a wooden spoon; take from the fire, add pepper, and stir a little; turn over on a warm dish, and serve.

French Omelets,

mixed with sliced apples fried, or with asparagus boiled and chopped fine, or chopped parsley, were so much of a favorite with General Washington, that he often had them served on his table when he gave presidential dinners.

The following is Prof. Blot's recipe for making a plain omelet :

Beat well, say eight eggs, with salt and pepper, by means of a fork ; then put about two ounces of butter in a frying-pan ; set on a brisk fire and toss gently, to melt the butter as evenly and as quickly as possible, else some of it will get black before the whole is melted. As soon as melted, turn the beaten eggs in, and stir continually with a fork or knife, so as to cook the whole as nearly as possible at the same time. If some part of the omelet sticks to the pan, add a little butter, and raise that part with a knife, so as to allow the butter to run under it and prevent it from sticking again. It must be done quickly, and without taking the pan from the fire. When cooked according to taste, either soft or hard—that is, when only about two-thirds of the eggs are solidified, or nearly the whole—turn or fold one-half of the omelet over the other, and serve warm.

When it is ready to be folded, you may pour on the middle of it five or six tablespoonfuls of cooked kidney, and you have omelet with kidney ; or spread the surface with stewed tomatoes, or two or three tablespoonfuls of any kind of jam or sweetmeats, then fold and serve. By using different kinds of sweetmeats, a great variety of omelets can be made.

The adding of milk to the eggs makes an omelet soft.

To make a *sweet omelet*, beat four eggs in a basin, add a tablespoonful of milk, a teaspoonful of sugar, a pinch of salt, and beat them well up ; put some nice butter into a pan, put in the eggs, and fry as above described. Serve with sugar sifted over.

A very good omelet may be made of two yolks of eggs and one white, a tablespoonful of cream, a little minced

parsley and shallot, and a very little nutmeg. Whisk all well together, and fry in as little butter as possible.

A Swiss Rare-bit. M. TROLLET.

Take as many eggs as you wish, according to the number of your guests, and weigh them. Then take a piece of cheese weighing a third of the weight of the eggs, and a slice of butter weighing a sixth. Beat the eggs well up in a saucepan, grate the cheese, or chop very small, and place the saucepan, with the eggs, cheese and butter in it, over a good fire, stir with a flat spoon until the mixture becomes sufficiently thick and soft, add a little salt and a large proportion of pepper—this being one of the principal points of the rare-bit—and serve it up in a warm dish.

A Welsh Rare-bit. ENGLISH RECIPE.

A genuine Welsh rare-bit is made of Welsh cheese—a certain kind only, and prepared for that purpose—melted to a certain degree, and then spread on toast of Welsh bread. The nearest approach to the genuine that can be had here is the following :

Grate some Gloucester or Gruyère cheese, and pepper it with Cayenne pepper. Fry some slices of bread with a little butter, but on one side only, until perfectly yellow ; then spread a thick coat of grated cheese on the fried side of the bread, place the slices in a baking-pan, put them in a pretty warm oven, take off when the cheese begins to melt, and serve warm.

How to Cook Mushrooms. SOYER.

Mushrooms are regarded by some as the choicest of delicacies, while others denounce them as “a contemptible, rank-smelling fungus.” Sover calls them the pearl of the

fields, and says, if Apicius had known of them, he would not have gone to Greece for crawfish, or committed suicide. His recipe for cooking them is as follows :

Toast slices of bread, cut half an inch thick, and large enough to cover the bottom of a plate, and spread over these some rich cream, or milk boiled until it is reduced to the consistency of cream. Remove all the earthy part from the mushrooms, and lay them gently on the toast, head downwards, slightly sprinkle them with salt and pepper, and place in each a little of the clotted cream, cover with a basin, and place in the oven for half an hour.

Another recipe for *stewing* mushrooms is :

Rub them white, stew in water ten minutes, strain partially, and cover with as much warm milk as you have poured off water ; stew five minutes in this ; salt, pepper, and add some veal or chicken gravy, or drawn butter. Thicken with a little flour, wet in cold milk, and a beaten egg.

A Good Sauce for Every Kind of Fish,

baked, boiled, or roasted. Prof. Blot's recipe :

Boil hard two eggs, take the yolks and pound them well, and place them in a bowl. Have boiling water on the fire, and put in it four or five sprigs each of cives, burnet, chervil, tarragon, and parsley ; boil five minutes, take off, drain, and pound them well ; then strain them on the eggs, add two tablespoonfuls of cider vinegar, two of French mustard, salt, pepper, and four tablespoonfuls of sweet oil, which you pour in, little by little, at the same time mixing the whole well with a boxwood spoon, and it is ready for use.

A Clam-Chowder. HARLEM RIVER BOATMEN.

Clam-chowder is made in a hundred different ways, but it is generally admitted that the boatmen on the Harlem river make the best :

Put in a pot some small slices of fat salt pork, enough to line the bottom of it; on that a layer of potatoes, cut in small pieces; on the potatoes a layer of chopped onions; on the onions a layer of tomatoes in slices, or canned tomatoes; on these a layer of clams, whole or chopped (they are generally chopped), then a layer of crackers. Season with salt and pepper, and other spices if desired. Then repeat this process, layer after layer, in above order, seasoning each, until the pot is nearly full. When the whole is in, cover with water, set on a slow fire, and when nearly done, stir gently, finish cooking, and serve.

When done, if found too thin, boil a little longer; if found too thick, add a little water, give one boil, and serve.

Fish-chowder is made exactly as clam-chowder, using fish instead of clams.

Clam-Bake.**RILEY.**

The experienced Harlem river clam baker, Tom Riley, is the authority for the following recipe :

Lay the clams on a *rock*, edge downward, and forming a circle; cover them with fine brush; cover the brush with dry sage; cover the sage with larger brush; set the whole on fire, and when a little more than half burnt (brush and sage), look at the clams by pulling some out, and if done enough brush the fire, cinders, etc., off; mix some tomato or cauliflower sauce or catsup with the clams, minus their shells; add butter and spices to taste, and serve.

Done in sand, the clams, on opening, naturally allow the sand to get in, and it is anything but pleasant for the teeth while eating them.

A Wholesome Summer Salad. SOYER.

Cut up a pound of cold beef into thin slices, and half a pound of white fresh lettuce; put in a salad bowl, season with a teaspoonful of salt, half that quantity of pepper, two spoonfuls of vinegar, and four of good salad oil; stir all together lightly with a fork and spoon, and when well mixed, it is ready to serve.

Chaptal, a French chemist, says the dressing of a salad should be saturated with oil, and seasoned with pepper and salt, before the vinegar is added. It results from this process, that there can never be too much vinegar; for from the specific gravity of the vinegar compared with the oil, what is more than useful will fall to the bottom of the bowl. The salt should not be dissolved in the vinegar, but in the oil, by which means it is more equally distributed throughout the salad. A Spanish proverb says, To make a perfect salad, there should be a miser for oil, a spend-thrift for vinegar, a wise man for salt, and a madcap to stir the ingredients up and mix them well together.

Strawberries, with Orange Juice. PARKINSON.

Place a layer of strawberries into a deep dish; cover the same with a liberal supply of very finely pulverized sugar; add another layer of berries; then the same quantity of sugar. Now another layer of fruit and sugar, alternately, until you have the desired quantity. Express over the whole the juice of half a dozen sweet oranges. Let the

whole stand for half an hour. Now serve, and let the partaker thank the gods!

To those who have never tried this method, it will afford a delightful surprise to note how much more fully it brings out the fine flavor of the strawberry; and much of which effect is due to the delicate flavor of the orange.

I will now give another expedient for heightening the flavor of strawberries and cream. Prepare in every respect as above described, as to alternate layers of berries and sugar, and substitute for the orange juice half a pint of pure claret wine. In default of claret of known purity, use the same quantity of our best native or home-made wines. Our home-made currant wine is admirable for bringing out in fuller force the delicious native flavor of the strawberry.

An Excellent Custard. MRS. FREEDLEY.

Take a pint of milk, four eggs, and a cup of sugar. Put the milk on to boil, and beat together the yolks of the eggs and the sugar until very light. When the milk has boiled, pour it by degrees over the eggs and sugar, stirring constantly and return to the fire. Watch carefully, so as to remove when it has just begun to boil, and set off to cool. Flavor to suit the taste. Beat up the whites of the eggs into a light froth, and pour it over the custard.

Very Fine Cold Cup Custard. WIDDIFIELD.

One quart of new milk, one pint of cream, a quarter of a pound of fine white sugar, three large tablespoonfuls of wine in which rennet has been soaked.

Mix the milk, cream and sugar together, stir the wine into it, pour the mixture into custard cups, and set them

away until the milk becomes a curd. Grate nutmeg on the top, and eat them with cream that has been kept on ice.

The Queen of Puddings. HARLAND.

One and a half cups of white sugar, two cups fine dry bread-crumbs, five eggs, one tablespoonful of butter, vanilla, rose-water or lemon flavoring, one quart fresh rich milk, and one half cup jelly or jam.

Rub the butter into a cup of sugar, beat the yolks very light, and stir these together to a cream. The bread-crumbs, soaked in milk, come next, then the flavoring. Bake in a buttered pudding dish—a large one and but two-thirds full—until the custard is “set.” Draw to the mouth of the oven, spread over with jam or other nice fruit conserve. Cover this with a *meringue* made of the whipped whites and half a cup of sugar. Shut the oven, and bake until the *meringue* begins to color. Eat cold, with cream. You may, in strawberry season, substitute the fresh fruit for preserves. It is then truly delightful.

An Elegant Bread Pudding.

Take light white bread, and cut it in thin slices. Put into a pudding mould a layer of any sort of preserve, then a slice of bread, and repeat until the mould is almost full. Pour over all a pint of warm milk in which four beaten eggs have been mixed, cover the mould with a piece of linen, place it in a saucepan with a little boiling water, let it boil twenty minutes, and serve with pudding sauce.

A Pleasant Fruit Dessert. PROF. BLOT.

Beat well the white of an egg with a little water, dip the fruit—whether currants, blackberries, or other fruit—in,

and roll it immediately in some fine crushed sugar, place it on a dish, and leave it thus five or six hours, and serve.

A more sightly and exquisite dessert, he says, than a plate of currants dressed thus, cannot be had.

An Excellent Dish of Apples. FROST.

Take two pounds of apples, pare and core them, slice them into a pan, add one pound of loaf sugar, the juice of three lemons and the grated rind of one. Let these boil about two hours, turn it into a mould, and serve with custard or cream.

An Improved Apple Sauce.

Take sweet cider, as soon as it comes from the press, boil it down nearly one-half, then pare and quarter as many of the best sour apples as you wish to "do up," cover them with the cider when boiling hot, and cook until well done, but not so as to lose their shape. Most of the cider will be absorbed by the apples; what remains can be bottled for future use. When done, put into jars, and cover or cement. This makes not only a most delicious sauce, but it is also very healthful, as all the nourishment of the apples from which the cider is made is retained, while we lose the sharp, biting taste of the old *apple butter* made from boiled cider.

A Nice Breakfast Dish.

Grate some cold tongue or beef, put it into a stewpan with a little pepper and salt, and four tablespoonfuls of cream or milk; when quite hot, put in four well-beaten eggs, stir all the time till the mixture is quite thick; have

ready some nicely toasted bread, well buttered, and spread the tongue or beef over it; send to the table hot.

A Farmer's Dainty Dish.

Peel and slice thin potatoes and onions (five potatoes to one small onion), take half a pound of sweet salt pork in thin slices to a pound of beef, mutton or veal, cut the meat in small pieces, take some nice bread dough and shorten a little, and line the bottom of the stewpan with slices of pork, then a layer of meat, potatoes and onions, dust over a little pepper, and cover with a layer of crust; repeat this until the stewpot is full—the size of the pot will depend on the number in the family; pour in sufficient water to cover, finish with crust. Let it simmer till meat, vegetables, etc., are done, but do not let it boil hard. Serve hot. This, we are assured by one who knows, is a dish fit to set before a king, or his peer—a farmer.

Green Corn Fritters or Cakes. HARLAND.

Grate green corn from the cob, and allow an egg and a half for every cupful, with a tablespoonful of milk or cream; beat the eggs well, add the corn by degrees, beating very hard, salt to taste, put a tablespoonful of melted butter to every pint of corn, stir in the milk, and thicken with just enough flour to hold them together—say a tablespoonful for every two eggs. You may fry in hot lard, as you would fritters, or cook upon a griddle, like batter cakes. Eaten at dinner or breakfast, these always meet with a cordial welcome.

The same authority also commends, as a most delicious accompaniment to a meat course, the annexed

Green Corn Pudding.

Take one quart milk, five eggs, two tablespoonfuls melted butter, one tablespoonful white sugar, and a dozen large ears of green corn.

Grate the corn from the cob; beat the whites and yolks of the eggs separately. Put the corn and yolks together, stir hard, and add the butter, then the milk gradually, beating all the while; next the sugar, and a little salt; lastly the whites. Bake slowly at first, covering the dish for an hour. Remove the cover, and brown finely.

Buckwheat Shortcakes.

Take three or four teacups of nice sour milk, one teaspoon of soda-saleratus dissolved in the milk; if the milk is very sour, you must use saleratus in proportion, with a little salt; mix up a dough of buckwheat flour *thicker* than you would mix for griddle cakes, say quite stiff; put into a buttered tin and then directly into the stove oven, and bake about thirty minutes, or as you would a short-cake from common flour.

Dr. Chase, of Ohio, writes strongly in favor of the excellence of this cake, and says he could eat it while dyspeptic, when he could eat no other warm bread. He is also the authority for saying that the following is

The Nicest Pie Ever Eaten.

Peel sour apples, and stew until soft and not much water left in them, then rub them through a colander, beat three eggs for each pie to be baked, and put in at the rate of one cup of butter and one of sugar for three pies; flavor with nutmeg. Bake as pumpkin pies, which they resemble.

Strawberry Shortcake.

BEECHER.

Rub into a pint and a half of prepared flour one teacup of butter ; beat one egg very light ; add milk to make a soft dough ; divide in three parts ; roll out lightly, lay one portion on a pie plate or tin, sprinkle a little flour on the top, then add the second cake, a little flour on the top of that, and cover with the third. Bake quickly, but not too brown. Let the berries stand with sugar sprinkled over them till the cake is baked, then pull the thin portions of cake apart ; spread half of the berries over the bottom cake, adding more sugar and a little butter, lay the second over them, and put on the remainder of the berries, with more sugar and butter, placing the top cake over all. Put it in the oven for a few minutes to heat through, and send to the table.

National French Cake.

SOYER.

In Paris it was formerly the fashion, and perhaps is yet, for men and women, as well as children, after having witnessed a melodrama, to rush to the shops where a delicious puff-cake, called *Galette*, was sold. This celebrated cake was made as follows :

Work lightly in a basin, or on a table, one pound of flour with three-quarters of a pound of fresh butter ; add two eggs, a gill of cream, and a little milk if too stiff ; then add a quarter of a teaspoonful of salt, two of sugar ; work all well to form a good stiff paste ; throw some flour on the table, mould the paste round, roll it three-quarters of an inch thick and quite round ; egg over, score it with a knife in diamonds or any other shape, bake for about half an hour in a rather hot oven, sprinkle sugar over, and serve.

A cheaper kind of *Galette* may be made by taking one pound of flour, a teaspoonful of salt, and six ounces of butter, moisten with milk, and bake as above, adding a teaspoonful of sugar.

Imperial Southern Cake. MRS. POWELL.

Mrs. J. C. Powell, skilled in the Southern style of cookery, and who has promised to revise the proof-sheets of this chapter, has contributed for the benefit of our readers the following recipes for making Imperial Southern Cake, Baltimore Tea Cake, and Southern Corn Bread and Pone.

Take one pound of sugar, one pound of flour, one pound of butter, ten eggs, one wine-glass of apple brandy, three pounds of blanched almonds, two of raisins, one pound of citron—the almonds put in whole, and the citron cut in large pieces. It will take from five to six hours to bake.

Baltimore Tea Cake.

Melt a tablespoonful of butter in a pint of milk, two spoonfuls of yeast (home-made), and flour sufficient to make a soft paste; let the dough stand three or four hours to rise, split it open, then butter, close it, slice it, and send to table hot. Grease the pan before putting in to bake.

Southern Waffles.

Take a pint and a half of flour, three eggs, two tablespoonfuls of *lightened* corn-meal dough before adding the ingredients for corn bread, or pone, one large tablespoonful of butter in milk (warmed) to make a thin batter, one teaspoonful of baking powder (Durkee's). Bake in genuine *waffle-irons*, which are *smooth* iron of a jet black, which is very hard to find, even at the foundries.

Grease the waffle-irons well. I recommend a baking powder, but the old mode was to beat the batter one hour with a ladle before putting all of the milk in it. This recipe, if followed, will make waffles that cannot be excelled.

Southern Corn Bread.

Take one pint of corn meal, pour half pint boiling water over it, then add a little salt, and with cold water reduce it to the consistency of muffin batter; place in a cool, dry cellar for twenty-four hours to lighten, for if kept in a warm place, it will sour.

Then beat three eggs, melt a piece of butter the size of a walnut, then lard the size of an egg, a cup of sweet cream, then a tablespoonful of flour; grease the pan thoroughly, bake a half hour. White corn is far preferable to yellow, and in the South is expressly cultivated for table use, and ground by water, not by steam power, as the latter mode destroys the sweetness and vitality of the grain.

The same batter may be used in rings, which will give you corn muffins, or on the griddle, which are the genuine corn cookies.

This is the best recipe known for corn bread, and next to the old Virginia Corn Pone, stands unrivalled.

Virginia Corn Pone.

Quadruple the quantities above. The material difference is in the baking, as the pone requires a longer time, and then must stand, after baking, *eight to ten* hours in the oven (moderately warm). *Wood embers* and a Dutch oven are requisites to a perfect Virginia pone.

An Exquisite Marmalade.

Take large ripe oranges, quarter them, remove the rind, seeds and the strings or filaments, taking care to save all the juice. Put the pulp, with the juice, into a porcelain kettle, and mix with it an equal quantity of strained honey, adding sufficient powdered loaf sugar to render it very thick and sweet. The honey alone will not make it sweet enough. Boil it uncovered, and skim till very thick, smooth and clear. Taste it, and if necessary add more sugar and boil it longer. When cold, put it up in tumblers or whiteware marmalade pots, and cover it securely. This marmalade is said to be superior to any other, and can be made when the season for other fruits is over.

Saratoga Fried Potatoes.

At the "Lake House," in Saratoga, thousands of packages of fried potatoes are sold every summer, to be carried away and eaten as a dainty. The following is said to be the method of preparing them: Wash the potatoes clean, slice with a potato-slicer very thin, throw into cold water long enough to take out some of the starch, then wipe dry and put into boiling lard, a few pieces at a time; be sure and keep the lard boiling; as soon as the potatoes are of a clear, golden brown, skim out, and drain in a colander or sieve.

[In Philadelphia potatoes are fried in the following manner:

The tools are a common cabbage-cutter, two wire sieves, and a "spider." Take say eight large potatoes, pare them and slice very thin with the cutter, soak the slices for two hours in cold water, stir into it one teaspoonful of salt to a quart, and let them remain half an hour in that. Pour

them into the sieve to drain, and when well-drained wipe the slices dry; put a pound of lard into the spider, and when it becomes smoking-hot put in the potatoes. They must be constantly stirred to prevent the pieces from adhering to one another, and until they are sufficiently browned to make your mouth water, when they should be served at once.]

Delicious Mince Pies.

Take a pound of the undressed under-cut of a sirloin of beef, boil and mince it fine; drain off the fat from it thoroughly, and mix in two ounces of fresh butter, half an ounce of finely-ground allspice, four large apples pared, cored and chopped fine, half a pound raisins washed and chopped fine, half a pound currants well washed, three tablespoonfuls of moist sugar, three ounces of candied orange peel (not lemon); mix the whole of these ingredients well together, then place a half-pound preserve jar of raspberry jam in boiling water, and let it remain without uncovering the jar until the jam is dissolved; then strain the jam over the ingredients, taking care not to let the slightest portion of the seeds escape. Make paste and bake in a very quick oven. When the pies are nearly cold, lift the corner of each, and pour over the mince a small quantity of brandy. These will keep good for three weeks.

The peculiarity of these pies is, that no suet is used, which agrees but with few persons, and that the juice of the raspberries gives them an indescribable but delicious flavor.

Superior Vanilla Ice-Cream. CARVER.

The manufacture of ice-cream, as a branch of household economy, is increasing every year. The essential ingredients of all kinds are cream or rich milk, sugar, and some

flavoring material, as vanilla, lemon, strawberry, or pineapple. Where milk is used, eggs are necessary, about four to two quarts of milk, and generally a tablespoonful of arrow-root, rubbed smooth in a cupful of milk, is added. The yolk of eggs is also stirred into boiled cream, where the richest quality of ice-cream is desired. But to make, say four quarts of superior vanilla ice-cream, take two quarts of pure cream, and add two-thirds of a pound of granulated white sugar; boil about half a vanilla bean, cut in small pieces, in a small quantity of milk or cream, taking care not to let it burn; after the flavor is thoroughly extracted, add the whole to the sweetened cream, and when all is thoroughly incorporated, strain into the can of the freezer, of which the best for family use is one of those patent-gear'd freezing apparatus turned by a crank. Full directions for their use accompany these machines, which are quite inexpensive.

Put the can into the wooden part of the freezer, and fill the space between the can and pail with broken pieces of ice about the size of a walnut, adding a handful of coarse rock salt to each layer of ice. Turn the crank until the whole is frozen, which will be about twenty minutes. Draw off the water from the pail, fill up with ice and stand away to harden. One quart of good, pure cream will make very nearly two quarts of ice-cream.

For lemon ice-cream, add the juice and grated rind of one lemon to each quart of cream, instead of the vanilla bean. For strawberry, one quart of bruised berries to four quarts of cream.

CARVER.
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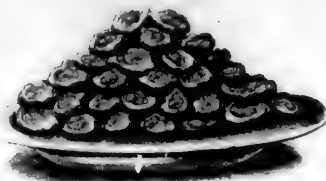
CHAPTER XI.

DAINTY DISHES FOR DAINTY PALATES.

"Among all the arts known to man there is none which enjoys a juster appreciation, and the products of which are more universally admired, than that concerned in the preparation of our food. Led by an instinct, which has almost reached the dignity of conscious knowledge, as the unerring guide, and by the sense of taste which protects the health, the experienced cook, with respect to the choice, the admixture and the preparation of food, has made acquisitions, surpassing all that chemical and physiological science has done in regard to the doctrine or theory of nutrition. In soup and meat sauces he imitates the gastric juices; and by the cheese which closes the banquet, he assists the action of the dissolved epithelium of the stomach."—LIEBIG.

2. HIGH CLASS COOKERY.

WE are now prepared to approach the professors of "high class cookery," and learn what they choose to impart to us respecting the mode of preparing those wonderful dishes of which even the names are mysterious. In some of the hotels and club-houses in the large cities, where costly banquets are often served, the chief cooks earn, in salaries and perquisites, sums greater than the salaries paid to the Judges of the Supreme Court or members of the Cabinet. In some of the fashionable restaurants in New York, dinners have been served where the flowers alone placed upon the table to garnish the viands cost fifteen hundred and even two thousand dollars. The kitchen and storehouse for provisions, in one of these



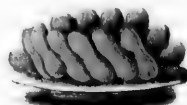
Dish of Oysters.



Mayonnaise of Lobster.



Meringues.



Dessert Biscuits.



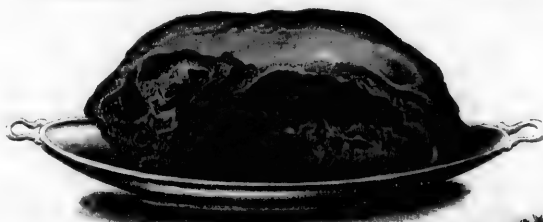
Christmas Plum Pudding.



Roast Hare.



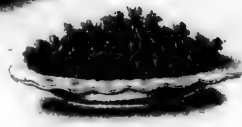
Roast Partridges.



Roast Surloin of Beef.



Mixed Pickles.



Shrimps.



Blanc-Mange.



Jelly.

hostelries, extends for a square, and so methodically arranged that, it is said, the *chef*, without a spark of light, could descend into the kitchen and lay his hand at the first trial upon any cut of meat that may be ordered, and it would be found in readiness to place upon the fire. There is as much discipline among the subordinates as on board a man-of-war, and so complete is the system that the responsibility for a bad roast, or any other error, can be fixed with absolute certainty. The dinners prepared in these places are marvels of culinary skill, as may be supposed from their cost, which sometimes exceeds fifty dollars for each person. At a famous banquet given on New Year's day by the Owl Club in New York, plates were laid for twenty persons, and the total cost was \$1000, or fifty dollars per plate. The bill of fare or *menu*, consisting of a little book containing fifteen leaves, partly printed in gilt, alone cost five dollars each. But the most costly bill of fare probably ever used at a dinner, was that which a Senator from the Pacific coast, largely interested in silver mines, placed before his guests, consisting of slabs of silver on which the courses had been engraved, and each of which was worth forty-five dollars by weight. These *menus* the guests were permitted to take home with them as mementoes of their banquet.

Mr. CHARLES RANHOFER, now President of one of the societies of chief cooks in New York, and until recently the *chef* in Delmonico's celebrated restaurant, has written out for this work the recipes of some of the dishes that were invented in that establishment; and, to make the matter plain to the dullest comprehension, he has given a Bill of Fare or *menu* of a dinner for twelve persons, and then shown how some of the principal dishes were compounded:

MENU DINER POUR 12 PERS.

Potage.

Crème d'Asperges.

Poisson.

Truites de Riviere, Sauce Colbert,

Salade de Concombres,

Pommes de terre Duchesse.

Relevé.

Filet de Bœuf Salvandy.

Entrées.

Escallopes de Volaille à l'Aquitaine,

Petits pois au beurre.

Brissotins de Ramiers au Suprême,

Haricots Verts Sautés.

Sorbet au Kirch.

Bécassines Rôties.

Lettuce Salade.

Ananas Bagation,

Parfait au Café.

Fruits and Dessert.

How to Make Creme d'Asperge.

Break the stalks of one hundred green asparagus; cut them in small pieces; cook them in boiling water, with salt, in a copper sugar-pan. After they are perfectly cooked, drain them, and mash them, with a piece of butter, and pass through a sieve. Then mix a quarter of pound of flour, with quarter pound of butter, and one quart broth; stir the liquid until ebullition, with the asparagus; immediately remove it back, let it boil for about fifteen minutes. Skim the butter coming to the surface; add one quart of cream, let it come near boiling; thicken with liaison of six yolks of eggs and about a quarter pound of butter; season with salt and a pinch of sugar. Serve separately a plate of small croutons or crusts of bread cut in small dice, fried with butter.

If you want the soup to be green, pound a half peck of spinach, strain through a towel, put the liquor in a sauce-

pan on the fire until it comes near to a boil ; pour the liquid on a fine sieve, the water will pass through, and the solid part may be used to color the soup.

Truite de Riviere, Sauce Colbert.

Lay enough trout in a fish-kettle for twelve persons ; put on them two carrots, four onions, all sliced, two bay-leaves, a little thyme and parsley, a few cloves, salt and pepper, and a bottle of white wine (Bordeaux) and a quart of water. Set it on the fire and boil it for a few minutes, remove it back and keep it nearly boiling for about half an hour, according to the size of your trout. Strain half the liquor and put it into another saucepan ; stir the liquid to ebullition, until it is reduced to a half pint, add a little brown sauce, gradually introduce into it a half pound of fine butter divided in little bits ; finish the sauce with the juice of four lemons and a spoonful of chopped parsley. At serving time drain the fish, place them on a long dish, the bottom of which is covered with a napkin ; garnish all round with parsley.

Serve the sauce separately.

Pommes de terre Duchesse.

Peel some potatoes, cut them in slices, wash them, salt them, and let them boil on a brisk fire ; as soon as they are nearly done, drain the water ; let them remain about ten minutes in the oven ; pass them through a sieve ; put this puree in a sauté pan, with a little butter, salt and nutmeg ; add some yolks of eggs and a little cream ; make some moulds about the shape of an egg, flatten them down a little ; beat one egg and spread some with a brush over the potatoes and brown in a brisk oven a few minutes before serving.

Filet de Bœuf Salvandy.

Choose a well-shaped fillet of beef, of tender, streaky flesh; after having taken away the superfluous skin and fat, the upper part is larded from one end to the other; the fillet is then placed in a baking dish, and after having been cooked it is to be placed in a long dish for serving, having underneath it a support made with a piece of bread same length and width as the fillet, and about two inches in height, fried in butter or lard. Garnish the fillet all round with stuffed tomatoes, stuffed cucumbers, and some little patties; fill with spinach; pour a little gravy on the bottom of the dish.

A good reduced brown sauce, with Malaga wine, should be served up in a sauce boat.

**FILLETS OF CHICKENS, PARTRIDGES, ENGLISH PHEASANTS
OR QUAILS.****Fillets of Chickens a l'Aquitaine.**

Select six tender middle-sized chickens; take up the fillets, carefully trim them round on one side and pointed at the other; range them on the bottom of a sauté pan, which must be covered with clarified butter; place the fillet, in the same direction, the pointed side on the centre. Trim the *minion* fillets, make some incisions in them transversely; slip into the incisions some slices of truffles, cut slantwise; put those fillets minion on the large fillets.

Force Meat.

To make the force meat, you will use the trimming of the fillets and the legs of the chickens; trim the skin, bone and sinewy part to get about one pound; cut them into small pieces, pound them and pass through a fine

sieve; put your meat in the mortar, with a half pound of panada (see panada), and pound well and add a half pound of butter and yolks of four eggs, and a half pint of cream, salt, white pepper and nutmegs.

Butter a tin or copper border mould which is flat on the top, fill it with the forced meat; set the mould on a sauté pan with warm water a half hour before serving; put your sauté pan on a slow fire without boiling; at serving time turn the border out on a dish, dress the fillet on the border and garnish the centre with Ragoût a l'Aquitaine.

Ragout a l'Aquitaine.

Put a pint of Madeira into a middle-sized saucepan, with a few pieces of Ceylon cinnamon, add one quart of brown sauce; let it boil slowly a few minutes; skim well, pass through a sieve, add some scollops of duck liver, cockscombs, fresh mushrooms, cocks' kernels, and truffles.

Panada.

Put into a small stewpan a half pint of water, and a half ounce of butter; let it boil, and then introduce enough rice-flour so as to get a rather consistent batter; dry it on the fire till it can disengage itself from the stewpan; let it cool before using it.

English Snipe.

When the snipe have been picked for trussing them, press the legs close to the side and pierce the beak through them, tie a slice of bacon over each bird, run a long skewer through the sides and tie them to the spit; roast them on a good fire for about ten minutes; in the meantime cut twelve slices of bread, fry them of a fine brown color in butter; chop fine a few chickens' livers, with a little bacon;

season with salt, pepper, nutmeg, and chopped parsley; garnish one side of the crust, bake them in a hot oven for a few minutes.

Serve them with the bread under, and some gravy.

Lettuce salad should be served at the same time with the snipe.

Sorbet au Kirch.

Make a lemon ice in the following manner: One quart syrup at 32 degrees; add the rinds of two lemons; the third part of a pint of lemon juice, a little piece of vanilla bean; and add water enough to reduce it to 20 degrees; let it macerate about two hours; strain through a fine sieve and freeze; after being frozen, add a wineglassful of kirch; mix all well together, and serve in glass.

Ananas a la Bagration.

Pare all the skin and pith of one large pine-apple; divide it first into two pieces crosswise, then in slices not too thick; put them into a kitchen basin, and cover them with boiling syrup one hour; afterward pour the pine-apple through a sieve.

Blanch a half pound of rice; boil it with milk, keeping it consistent; when it is at the degree requisite, mix into it a few spoonfuls of raw cream and a little orange peel, chopped very fine; when the liquid is absorbed, take it off the fire, introduce into it a quarter pound of butter, then dish it up in the centre of the dish; surround it with slices of pine-apple, and keep the dish warm.

Add a jar of peach marmalade to the syrup, and a little maraschino; serve the sauce separately.

Parfait au Café.

Whip eight yolks of eggs with a half pound of sugar; when the preparation is frothy, dilute it with a glassful of a very strong infusion of coffee; put the liquid into a copper basin tinned inside; set it on the fire, stir the liquid until it is thickened, but without allowing it to boil; pass through a fine sieve; put it again in the basin, and whip it on ice until very light; mix about one quart whipped cream which is firm and well drained; line parfait mould with a white paper inside, pack it with pounded ice and salt, pour the preparation into the packed mould, which must be covered with white paper and with the lid; spread over the lid a thick layer of salted ice, pack the preparation for one hour and a half; at serving time, dip the mould into cold water, wipe it and turn the parfait out on a folded napkin.

AUGUST VALADON, *Chef* at the St. James Hotel, New York, contributes the following original recipes:

Salad Dressing.

This sauce is made in many different ways; but the best and shortest way to make it is:

Take the yolks of two raw eggs to a pound of sweet-oil; put the yolks in a small bowl, with a little salt, white pepper and the juice of half a lemon; stir with a whip or a wooden paddle, adding little by little the sweet-oil; if it becomes too thick, soften with a drop of vinegar, and continue until the oil is exhausted. This serves for dressing any kind of salad or cold fish.

Sauces, Croquettes, etc.

Cream Sauce.—Take a half pound of butter, four ounces of flour, salt and pepper to taste; mix thoroughly; add to these one pint of cream and one pint of milk; put the mixture on the fire, and stir till it boils; add a little grated nutmeg. This is a good sauce for halibut, cod, scollops, etc.

Currie Sauce.—Take five ounces of good butter, two ounces of flour, two teaspoonfuls of India currie, Cayenne to taste, also a little nutmeg. Stir well in a saucepan, and pour in a little of the broth from the meat you want to have in currie.

Maitre d'Hotel or Steward's Sauce, Cold.—Take about a pound of good butter, put it in a bowl, mix with it some parsley and chives chopped fine, also the juice of a lemon. Serve under or on top of broiled meat or fish.

English, or Bread Sauce for Game.—Take crumbs of fine white bread, stew them in equal parts of milk and cream, well seasoned with salt, pepper and nutmeg. In fifteen minutes the sauce will be done.

Piquante Sauce.—Take a handful of shallots, chopped fine; put them in a stewpan, wet them with strong vinegar, and boil it on a hot fire until nearly dry; add some capers, pickles, parsley, chives chopped very fine. Then take another pan, and put into this four ounces of butter, and two ounces of flour; mix well, wet with a little broth, and boil for a few minutes. Mix the contents of the two pans together, and boil twenty minutes, and serve.

Rice Croquettes.—Take half a pound of rice well washed, soak in a pint of milk, season with lemon or vanilla flavor, add half a pound of sugar, a little salt, and a piece of butter the size of a walnut; cook on a slow fire; as soon as it is

cooked, throw in six yolks of eggs, stir up well, pour out into a flat pan, and when cold, roll into convenient shapes, cover with egg and bread crumbs, and fry quickly in hot fat. Serve well-powdered with lemon or vanilla sugar.

Cream fried.—Take a quart of milk and boil it. Then put in another pan half a pint of cream, two ounces of corn starch, half a pound of sugar, flavor to taste, and six yolks of eggs; mix well and pour this into the boiling milk; stir all well together, and quickly pour into a flat pan to cool; cut it up into round or square pieces; bread as rice croquettes; fry and serve hot, well-powdered with sugar.

Omelette Soufflée.—Take four eggs, separate the yolks and whites; take the yolks and three ounces of powdered sugar, with some grated orange or lemon peel, beat well. Take the whites, beat them to snow, and mix the two together. Shape in a silver dish any form you like. Bake in a hot oven for twelve minutes. Sugar over and serve.

[It may be true, as the French say, that "cooking is all pleasure and no trouble;" but we apprehend that our readers will not take the same view of reading French recipes. A dainty chapter of such dainty dishes will satisfy their curiosity, as to what High Class cookery means.]

CHAPTER XII.

PRACTICAL SUGGESTIONS ON CLOTHING.

"All affectation in dress implies a flaw in the understanding."—CHES-
TERFIELD.

"If there is one thing in which the schoolmaster or the reformer is more wanted than in another it is in our dress. From our birth to our death we are the slaves of fashion, of prejudice, and of circumstances. The tender, unresisting infant, the delicate girl, the mature woman, alike suffer from these evil influences. Some fall victims to them; others suffer during life."—MERRIFIELD.

CLOTHING constitutes so large an item in the comfort of families and the expenses of many households, that it deserves more consideration in a work of this kind than we have space to give to it.

Nearly three centuries ago the most renowned of English dramatists wrote:

"Costly thy habit as thy purse can buy,
But not expressed in fancy; rich, not gaudy;
For the apparel oft proclaims the man."

And this advice is as good and as practical to-day as when Shakspeare gave it. Thrifty housekeepers know, that to purchase materials of inferior quality for clothing because they are cheap, is not only a want of economy but gross extravagance. A rich man or woman may afford to make a mistake in the quality of a piece of cloth, but a

poor man cannot afford to buy any but goods of superior quality, handsome and durable.

Buying Cloth.

"In purchasing cloth for family wear," says Lyman, "and especially for its adult members, regard should be had to the various uses to which the fabric may be put when the wearer has done with it. In this way a serviceable piece of goods may be kept on duty until it no longer hangs together, and even then its parts may be made to contribute to the family comfort in the form of a quilt, a rug, or a carpet. With this in view, it will be found that cloths of a gray or neutral color can be converted to more numerous and various uses than either black or blue. Clothing of this color will bear washing, and it cuts up for boys at a better advantage than any other. In choosing cloth for a gentleman's coat, and deciding on its cut, it is well to remember that a frock coat, while suited to a greater number of occasions than a dress coat or a sack, affords larger pieces for the pattern when it is cut up for smaller garments. For instance, the skirts of any frock coat in tolerable preservation will furnish an ample pattern for a business vest, which will be of almost as much service as though made of new cloth. The linings of the skirt, if not badly worn, will make the back of the vest; and the body, if ripped in pieces, pressed, and cut down, will make a boy's jacket. The unworn parts of a fine silk or velvet vest will give a number of pieces, which, properly fitted together, will make a handsome cap for a boy; and almost the whole may be used in trimming children's clothing."

In a general way it may be stated, that in a family of the average size, and disposed to a thrifty economy, no

article of dress should be thrown away. From the rim of a common felt hat double soles may be cut which will protect the feet from the cold and damp of the winter. It may be worth while to remember that felt makes the best of gun-wads. From pieces left in cutting broadcloth, pin-cushions, caps and slippers may be manufactured.

How to Clothe Children.

It should never be forgotten that the temperature of children is some degrees lower than that of adults, and that of all ages which resist cold the least, and suffer from its ill effects the most, is early childhood. From early childhood to adult age the capability of resisting cold increases, remains nearly stationary during the prime of life, and diminishes towards old age in about the same ratio as it increases in early life. There are certainly some old men who apparently resist the effects of cold as well as the young, but such cases are rare.

The covering next to the skin of very young children should be of *cotton*; never, except in peculiar cases, of *flannel*. Over the cotton a fine flannel may be placed. When the child arrives at an age to take vigorous exercise, the flannel may be put *under* the cotton shirt, but not till then. The clothing of young children should be loose and free, and absolutely devoid of any tight ligatures around the throat, chest, or knees. Every joint must have full room for play, and no artificial support or bandage should on any account, except in special cases under medical supervision, be applied to any portion of the body of a healthy child. Bandages around the abdomen or stays around the waist are not to be tolerated, and the folly of exposing the limbs of children to the rigors of winter weather is almost inconceivable. "I never see a poor

child dressed as a young Highlander," says an eminent medical authority, "or in any fancy dress, with its uncomfortable look and naked appearance, its poor bare knees and open neck, but that I prophesy for that child a future of colds, coughs, and throat disease, and a probable death of consumption."

Men's Clothing.

While all eccentricity or affectation in dress should be avoided by both sexes, it is not good policy to carry the idea of plainness and uniformity to the extreme adopted by some men, of having only one suit at a time, which is worn until it is shabby in appearance and then replaced by another. This is decidedly an expensive custom. A very short period of constant wear will cause the new look to leave the surface of the cloth, the button-holes and faces of the lapels will show wear, and it is impossible to appear well-dressed in that suit. Few are aware, or if they are, ever practise the plan of carefully folding and laying their clothes away for a while in a trunk or drawer. All woollen goods, when kept in darkness, renew their lustre, and the dingy look produced by exposure to a great extent disappears. The insensible perspiration from the body, no matter how wholesome or cleanly a person's habits, will linger in any woollen garment. When they are temporarily laid aside they should be well aired and brushed, and folded so as not to show wrinkles, then placed where they will be free from dust and light. If the location is somewhat damp, so much the better; for when wool is kept very dry the fibre becomes brittle and will not render good service. Two suits bought at the same time and worn alternately, following the above suggestions, the one not in service will last a third longer than one suit

purchased and worn without intermission until not presentable, and then another one procured and served in the same manner.

Black and dark shades of blue cannot retain their lustre unless protected at intervals from the blanching effect of sun and wind.

A gentleman who confines himself to two suits—one for full dress and one for daily wear—will, in the usual course of life and business, find himself unsuitably attired. It should never be forgotten that sailing, sporting, and travelling cannot be separated from roughness and dust, and garments will suffer more from a day of that kind of usage than a week's ordinary wear, not speaking of the luxury of commanding a change.

The wardrobe of a gentleman who mingles in society and indulges in the above-mentioned pastimes, should consist of, first, a full dress suit, and a medium dress suit for church, calling, or ordinary evening wear; usually made a frock coat, vest to match, and light pants. Then a business or travelling suit, for which the most proper material is Cheviot or mixed goods.

For gunning, velveteens, fustians or corduroy are best adapted, as they resist the briars, and stand any amount of hard usage. Sailing costumes are generally made of blue Cheviot or flannel, and coats cut double-breasted sack.

Two overcoats are indispensable; one for winter and one for spring and fall. The materials suitable for these are so varied that it is simply a matter of taste.

Gentlemen provided with an outfit like the above can safely consider themselves prepared for any emergency requiring appropriate dress, and in wearing garments suited to the occasion lies the great secret in the economical management of clothes.

If colored trowsers are worn, those patterns should be selected which conform to the rules of taste. Bars running across the legs should be avoided, and also all large staring patterns. Stripes down the side, or stripes of any sort, should be worn only by those who are tall and whose legs are straight, or else the eye, running along the stripe, will quickly detect any deviation from the perpendicular.

How to Cleanse Broadcloths.

The following mode has been tried repeatedly with uniform success by Miss Beecher:

Take one beef's gall, half a pound of saleratus, and four gallons of warm water. Lay the article on a table, and scour it thoroughly in every part with a clothes brush dipped in this mixture. The collar of a coat and the grease spots (previously marked by stitches of white thread) must be repeatedly brushed. Then take the article and rinse it up and down in the mixture. Then rinse it up and down in a tub of soft cold water. Then, without wringing or pressing, hang it to drain and dry. Fasten a coat up by the collar. When perfectly dry, it is sometimes the case with coats that nothing more is needed. In other cases it is necessary to dampen the parts which look wrinkled with a sponge, and either pull them smooth with the fingers or press them with an iron, having a piece of bombazine or thin woollen cloth between the iron and the article.

How to Treat Wet Clothes.

Handle a wet *hat* as lightly as possible. Wipe it as dry as you can with a silk handkerchief, and when nearly dry use a soft brush. If the fur sticks together in any part, dampen it lightly with a sponge dipped in beer or

vinegar, and then brush it till dry. Put a stick or stretcher into a damp hat to keep it in proper shape.

When a *coat* gets wet wipe it down the way of the nap with a sponge or silk handkerchief. Do not put wet boots or shoes near the fire.

How to render Cloth Water-proof.

There are various processes for water-proofing cloth, but the following is a very simple and inexpensive method :

Take of powdered alum and of sugar of lead each one ounce, and stir them into a gallon of rain water, and when the mixture is clear pour off the upper liquid. Choose Scotch tweed, or any light, closely-woven cloth, and immerse it in this liquid for twenty-four hours ; then dry and press it. The cloth will be uninjured in color or texture, and will turn any amount of rain to which the wearer is likely to be exposed.

Puying Boots and Shoes.

With regard to *boots* and *shoes*, which are a source of much trouble, pain, and annoyance to most persons who have not secured for themselves an accurate last, it may be said in general, that to secure ease it is a good plan to put on *two pairs of thick socks before being measured*, and to remind the bootmaker that in walking the foot elongates fully half an inch, and to allow accordingly, or callosities and ingrowing nails may be the result. Of the thousands of boot and shoemakers in the country there are very few who have at all studied the principles of their trade, or know anything of the anatomy of the foot. The upper leather should be soft and pliable ; the soles should be as broad as the foot when the weight of the body rests on it, and the heels neither high nor narrow. It is also econom-

ical to purchase boots some time before they are wanted, in order to allow the leather to season; and to have two pairs, to be worn on alternate days.

How to Preserve Boots and Shoes.

F. Maceroni, in a communication to the London *Mechanics' Magazine*, says: "I have only had three pairs of boots for the last six years (no shoes), and I think that I shall not require any for the next six years to come! The reason is, that I treat them in the following manner: I put a pound of tallow and half a pound of rosin in a pot on the fire; when melted and mixed, I warm the boots, and apply the hot stuff with a painter's brush, until neither the soles nor upper leathers will suck in any more. If it is desired that the boots should immediately take a good polish, dissolve an ounce of beeswax in an ounce of spirits of turpentine, to which add a teaspoonful of lamp-black. A few days after the boots have been treated with the tallow and rosin, rub over them the wax and turpentine, but not before the fire. Thus the exterior will have a coat of wax alone, and shine like a mirror.

"Tallow, or any other grease, becomes rancid, and rots the stitching as well as the leather; but the rosin gives it an antiseptic quality which preserves the whole."

To cure boots and shoes of *squeaking*, which is a great annoyance, especially in entering a sick-room, or a church after the services have commenced, the remedy is to boil linseed oil and saturate the soles with it well and thoroughly.

Women's Clothing.

Woman's dress has been the subject of so much discussion without practical result, and is so intertwined and

interlaced with the caprices of fashion that at first glance it would seem there were no laws regulating it. To the blind votaries of fashion, the willing dupes of milliners and dress-makers who change styles to make work for themselves, nothing need be said; but in every community there are many sensible women who would dress with taste if they knew what constitutes good taste in dress, and for their use and benefit we have read many criticisms and disquisitions, and digested the following points:

1. Never buy an article of dress *unless it be suitable to your age, style and the rest of your wardrobe*. Nothing can be more objectionable in taste than to wear costly laces with a common delaine, or cheap lace with expensive brocades. Women, while shopping, are frequently tempted to buy what pleases the eye upon the counter, forgetting what they have at home to wear with it. "That parasol may be pretty, but it will kill by its color one dress in the buyer's wardrobe and be unsuitable for the others."

2. Whatever the material may be, *let the quality be good*, for it is never economy to purchase anything of an inferior kind, no matter how cheap it may be. "A good, strong, though coarse gingham," says Mrs. Lyman, "will be far more serviceable for a working dress than a cheap though showy calico; and one handsomely printed calico, in fast colors, tastefully made and neatly fitting, is of far more real value to the wearer than those of a low grade, carelessly made and ill-shaped. For the mother of a family, whose duties frequently call her into the kitchen and who is surrounded by children, there is no dress so suitable as a calico, for none other is so easily cleansed of spots and odors contracted in the ordinary routine of her family life. Every time it is thoroughly washed, starched and ironed it is a new dress, fresh and sweet. To choose calico, rub it

and see that there is not much *dress*, as it is called, in it. If a quantity of white powder falls out do not buy it, however cheap, for it is a poor article and will not wear well. It is well for a mother to consider, when purchasing for herself, whether, after she has done with the garment, it can be wrought over for her family, and if she is in moderate circumstances it will be economy to buy goods that will answer to make over for her little girls. Children should always wear small figures or goods of a solid color, trimmed with braid or some other material of a contrasting hue. A neutral tint may be brightened by a crimson or scarlet trimming, while for bright, decided colors white or black trimming is most suitable."

3. In buying an expensive dress it is advisable for those of limited means to *select such as will be serviceable under the greatest variety of circumstances*. Black silk is of this description, as it may be worn appropriately to a wedding, a party, a funeral, or to church. It is nowhere out of taste, except in the kitchen. It may be made gay with bright trimmings, or sombre with those of the same color. It can be worn with hat and wrappings of every hue, and is never out of fashion. If the silk is figured, let the figure be small, the same on both sides, with no up or down to it, so that when worn at the bottom it can be turned upside down, and when soiled outside it can be turned inside out. Figured silks do not generally wear well if the figure be large and satin-like. Black and plain-colored silks can be tested by procuring samples and making creases in them; fold the creases in a bunch and rub them against a rough surface of moreen or carpeting. Those which are poor will soon wear off at the creases.

A chemist has discovered that hydrochloric acid is a powerful solvent of silk, though it has little effect on cotton

or wool, at least for a long time. The practical value of this discovery to women is very great. The purchaser of a silk has only first to buy or obtain a few inches of it and drop a little hydrochloric acid, which can be obtained at any druggist's, on the centre of the piece; if it be of *pure silk*, a hole will be made; if there is cotton in it, those threads will remain.

Next to a black silk is a good black alpaca for service and gentility; and for warm weather the different thin black fabrics are capable of great variety and utility. To wear white tastefully a woman must either be very young or quite pretty, and no stout lady can appear in it to advantage. Its very purity suggests a contrast in complexion that is hard to bear in florid faces, or in those which have lost youth's downy freshness.

4. In purchasing dress goods, ladies should not forget their own shape or figure. A pretty, delicate, spotted linen that would make a little lady look charmingly sweet and simple would have a contrary effect on a tall, large one. *Plaids* are becoming for tall women, as they shorten the appearance of the figure. *Stripes* look becoming on a large person, as they reduce the apparent size. *Flounces* should be worn only by those of a tall, graceful figure, and then they should be made of a light material, so that they fall in gracefully with the outline of the dress; when made of any rich stuff which stands out stiffly they break the graceful flow of the dress. Flounces, by marking the height at regular intervals, take away from it and make a short figure look shorter.

A sensible writer on perfect taste in dress says:

"Shawls are only properly worn by women of the camelopard form. A short, squat figure, with the finest camel's hair shawl that ever left India, never looked really well.

Some are bold enough to say that none but a French woman can ever fold herself gracefully in a shawl. Be that as it may, a stout American female does not shine in one. In a velvet circular she will look grand and impressive; in a good cloth sacque comfortable and cozy; but in an astrachan, or sealskin, she will remind you of an overgrown Newfoundland, for fat women will not bear furry wrappings.

"A large face should never bulge out of a small bonnet, nor be surmounted by a coquettish hat. A double-chin is solemnly opposed to butterfly head-gear, and only looks well under a pretty, plain, sensible kind of bonnet. Too many feathers make short forms look topheavy; one long, handsome plume will improve any one who can carry it gracefully; but a mingling of artificial flowers, feathers and ribbons, is too much—fashion notwithstanding."

5. To dress with taste a woman must *know her own face and select colors that harmonize with her complexion*. The great art, as regards color of dress, is to modify the tints of the complexion, care being taken to let the flesh appear of a healthy, natural hue, and to avoid wearing those colors which give the complexion a sickly or unnatural appearance. In this lies the secret of dressing well, but so abstruse is the problem, so multifarious the considerations involved in its solution, that we wonder any woman's brain ever mastered it.

Writers on the combinations of color in dress, divide complexions into the "fair and ruddy blondes" and the "pale and florid brunettes." In the fair blonde we find a delicate white skin, light hair—in all the shades from a golden hue to yellow or orange brown; light blue or gray eyes; a slight tinge of rose on the cheek, and a richer tint on the lips. In all such complexions the rose color is not decided

enough, and the hair would be improved by a deeper hue—and these changes can be made, in a good degree, by a suitable mingling of color in the dress. One of the most favorable colors for the fair blonde is a delicate green, as it imparts to the flesh-white of the skin a tint of red, which mingling with the natural hue forms an agreeable rose-tint—a good contrast both to the face and hair, especially if the hair is golden, inclining to orange.

The most complete summary of what blondes should wear as trimmings for bonnets that we have seen has been made by MRS. H. W. BEECHER, and is as follows:

[The best colors to mingle with green, as trimmings, are red, orange and gold. Green and gold form a rich harmony, peculiarly becoming to the fair blonde. Scarlet, blended with green, harmonizes better than red; but if red, inclining to crimson, is used, then orange and gold must also be combined with it. There are some shades of green that are not becoming, unless blended with and enlivened by other harmonious colors. A green bonnet, with rose-color and white, with a white feather, will always be becoming for this complexion. Be careful that too much white is not used, else it will have a cold effect, and therefore will not aid the fair complexion so much. Orange or gold may be substituted for the pink or rose—also red, in a small bonnet, but neither should be placed close to the face. Orange in a green bonnet, in small quantities, is becoming, if the wearer's eyes are blue. A few autumnal shades of red, orange or yellow-green are also in harmony with the fair complexion; but dark-green is not at all desirable.

Blue is very suitable, giving an orange tint, which harmonizes finely with the delicate white and flesh hues of the complexion. There is always a natural trace of orange

color on the skin, and this color, by intensifying this natural tint, is very pleasing; but the blue must be light, and not too positive. Blue being the perfect contrast of orange, it agrees finely with golden or orange-brown hair. This is the reason that light-blue head-dresses are so very becoming on light hair. To give a good effect to blue by gas-light, a little white or very pale blue is necessary to be in contrast, or very near the face. If there are green leaves with the blue flowers of a head-dress, they should be placed as near the face as possible.

White, black, a very little yellow, orange, straw or stone color, may either of them be used in the trimmings of a light-blue bonnet, with good effect; but not if there are pink or purple flowers on it, as these colors mingled with blue are unsuitable. The colors to be used carefully or avoided altogether, with fair complexions, are yellow, orange, red and purple. The light shades of lilac may be sometimes used; but it is very trying to, and must always, if used, be separated from the flesh by an edging of tulle or some similar trimming—or be associated with its harmonizing colors—cherry, scarlet, light crimson or gold color, and then they will in part overcome the bad effects; but green and lilac should never be coupled, as it will form a positive discord. A very little light purple is agreeable for a head-dress on light hair, but must be placed near the skin.

Neutral colors, if not too dark, accord well with fair blondes—gray, fawn, drab, and some few shades of brown are the best. Black is good for the fair blonde who has some healthy color, because it increases the rose in the complexion; but it is bad for pale skins, as it bleaches them by the painful contrast. No delicate color can be blended with black without seeming of a lighter tone.

Unless used for mourning, black must be mingled with either blue, cherry, mulberry, drab or lilac, to remove the sombre effects ; but cherry and lilac must be used sparingly. Red must not be used at all with black for fair blondes, as it gives a rusty tinge. White is suitable with black, if some other color is added ; otherwise it is too cold. A black bonnet looks well with a fair complexion, but a little white and rose color should be added, keeping the rose away from the skin. White is pleasant for all complexions, but more so with the fair blonde who has some color than for any other. Bright colors with white bonnet may be added, but must be kept low and well grouped. White increases the paleness of a pale skin ; but this effect may be neutralized by a blue or green wreath brought well on the face.

The ruddy blonde has a full-toned complexion, inclining to a positive rose-red, or carnation ; dark blue or brown eyes and brown hair. All the colors suitable for the fair blonde are generally suitable for the ruddy blonde, but the tones, and in some cases the hues, must be changed. As a rule this type may use more freedom in the selection of colors than the fair ; her complexion, not being so delicate, is less sensitive. The hair being the medium between gold and black, and the complexion higher toned and more positive, rich and moderately dark colors may be used.

For brunettes purple and dark maroon and yellow and orange are suitable colors. Among brunettes there are a few who are so pallid that to wear stone-gray will render them almost ghastly. For such there is drab of the creamy or pinkish order that is singularly becoming. A tiny band or two of scarlet velvet around shining black hair has a very fine effect.]

Lastly. Follow fashion so far as it is *in consonance with good taste*, but avoid extremes.

Hints to Wearers of Kid Gloves.

It is not generally known, or does not appear to be known, even by those who wear kids almost exclusively, that the durability and set of these articles depend very much upon how they are put on the first time. Two pairs may be taken from one box, of exactly the same cut and quality, and by giving different treatment when first putting the hands into them, one pair will be made to set much better, and to wear doubly, or nearly that length of time longer than the other. When purchasing gloves, people are usually in too much of a hurry; they carelessly put them on, and let them go in that way then, thinking to do the work more completely at another time. When this is the case a person is sure to meet with disappointment, for as the glove is made to fit the hand the first time it is worn, so it will fit ever after, and no amount of effort will make a satisfactory change. Never allow a stretcher to be used, for the gloves will not be likely to fit as well for it. All of the expansion should be made by the hands. If the kids are so small as to require the aid of a stretcher, they should not be purchased, as they will prove too small for durability, comfort, or beauty. When selecting gloves, choose those with fingers to correspond with your own in length; take time to put them on, working in the fingers first, until ends meet ends; then put in the thumb, and smooth them down until they are made to fit nicely. A glove that sets well will usually wear well, at least will wear better than one of the same kind that does not fit well. When the ends of the gloves do not come down right, or when they are so long as to form wrinkles upon the sides of the fingers, they will chafe out easily. Where the stretcher has to be used to make the fingers

large enough, the body part will be so small as to cramp the hand so that it cannot be shut without bursting the seams of the kids. Some recommend putting new kid gloves into a damp cloth before they are put on, and allowing them to remain until moistened. With this treatment they can be put on much easier than otherwise, and will fit very nicely until they get dry ; but on second wearing there will be an unnatural harshness about them, wrinkling in spots, and they will not set so perfectly as at first.

How to Dress to Sit for a Photograph.

Very few women, except actresses and singers, know how to dress so as to secure the most pleasing photograph. Some photographers have written manuals of instruction on this point, and they state that the best materials for ladies to wear are such as are not too glossy and will fold or drape nicely, as reps, poplins, satins and silks. A black silk dress looks well on almost everybody, and if not bedecked with ribbons, or lace which will take white, will photograph satisfactorily. So garnet, cherry, wine color, sea or bottle-green, light and dark orange, light Bismarck, and slate color are all excellent colors to photograph. But pure white is bad, and lavender, lilac, sky blue, purple, and French blue take very light, and are even worse than pure white. Striped goods, or goods having bold patterns in them, should never be worn for a picture. Avoid anything that will look streaky or spotty.

The dressing of the hair is also a matter of importance. If the forehead be high, which is not a mark of beauty in any woman, it should be partially concealed by the hair or curls ; so on a long, stork-like neck a few drooping curls will add to the effect agreeably.

Children should not be dressed in startling plaids and gaudy colors, or a variety of colors; nor do they photograph well in white or very dark dresses.

To Wash Chintz.

Many ladies will be glad to know how chintz may be washed so as to preserve its gloss and beauty. The following are the directions:

Take two pounds of rice and boil it in two gallons of water till soft; when done, pour the whole into a tub; let it stand till about the warmth you use in general for colored linens; then put the chintz in and use the rice instead of soap; wash it in this till the dirt appears to be out; then boil the same quantity as above, but strain the rice from the water and mix it in warm, clear water. Wash in this till quite clean; afterwards rinse it in the water you have boiled the rice in, and this will answer the end of starch, and no dew will affect it, as it will be stiff as long as you wear it. If a gown, it must be taken to pieces, and when dried be careful to hang it as smooth as possible. After it is dry rub it with a sleek stone or agate, but use no iron.

How to Wash Summer Dresses.

In the washing of summer suits a few useful hints may be appreciated. Nearly all are made of white or buff linen, pique, cambric or muslin, and the art of preserving the new appearance after washing is a matter of the very greatest importance.

Common washerwomen spoil everything with soda, and nothing is more common than to see the delicate tints of lawns and percale turned into dark blotches and muddy streaks by the ignorance of a laundress. It is worth while for ladies to pay attention to this, and insist upon having

their summer dresses washed according to directions, which they should be prepared to give their laundresses themselves. In the first place, the water should be tepid, and the soap should not be allowed to touch the fabric. It should be washed and rinsed quickly, turned upon the wrong side, and hung up in the *shade* to dry. It should then be starched in thin boiled, but not boiling starch, and after again drying, should be nicely and evenly dampened and ironed upon the wrong side as soon as possible. Buff linen should be washed in water in which hay has been boiled, or a quart bag of bran will answer as well. The latter is perhaps best, for it will be found to do for starch as well, and is excellent for print dresses of all kinds. A handful of salt is very useful also to set the colors of light cambrics and dotted lawns. Beef's gall will not only set, but will heighten yellow and purple tints, and has a good effect upon green.

How to Detect Cotton in Linen.

In buying linen seek for that which has a round, close thread, and is perfectly white; for if it be not white at first it will never afterward become so. Much that is called linen at the stores is half cotton, and does not wear so well as cotton alone. Cheap linens are usually of this kind. It is difficult to discover which are all linen; but some housekeepers take a sample from a lot presumed to be good, wash it and ravel it. If this be good, they conclude the rest of the same lot will also be good. If they cannot do this they draw a thread each way, and if both appear equally strong it is probably all linen.

To detect cotton in linen one of the best methods is microscopic examination; for when flax is magnified three hundred times, it appears like long, compact tubes, with a

narrow channel in the centre; while cotton appears to be flattened, ribbon-like cylinders, with a wide channel, and mostly in spiral windings.

The test with oil of vitriol is reliable in an experienced hand, but every trace of weaver's gum must have been previously removed by boiling with water. The fibres are laid on a plate of glass, and oil of vitriol dropped on it. A single lens is sufficient to observe the effect. In a short time the cotton fibre is dissolved, while the flax is unaltered, or only the finest fibres attacked.

The oil test is also a good one, and convenient in execution. When flaxen fibres are rubbed up with olive oil, they appear translucent, like oiled paper; while cotton, under similar circumstances, remains white and opaque. Dyed goods exhibit the same, if previously bleached by chloride of lime.

Flannels.

Flannel is the most healthy and serviceable article for underclothing that can be worn by every one except very young infants. Its peculiar merit, in which it excels all other materials, is that it keeps the vessels of the skin constantly open, stimulates them to free perspiration, and protects them from the chilling effects of external moisture. All persons who lead lives of exposure should adopt flannel undergarments, and especially farmers, who perform their work under wide differences of temperature, and who are peculiarly liable to diseases that result from a sudden check to copious perspiration.

Those women who, like cats, are not fond of water on their skin, and who do not take much physical exercise, will be especially benefited by wearing flannel. The objection made to this fabric, that it irritates the skin, is in fact an advantage; for the irritation is healthful, and may be

entirely allayed by friction of the skin when woollen garments are removed upon retiring, as they invariably should be. A little persistence in this practice will inure the skin to its new covering, after which no inconvenience will be felt.

Many persons fall into serious disease by changing their winter flannels too soon. The first of May is quite early enough to lay them aside for a thinner material, south of Virginia, Tennessee, and Kentucky; but the people of those States, and north of them, should not make the change earlier than the last of May. An old physician, when asked what was the proper time to take off flannels, said the thirty-first day of July; and when to put them on again, said the first day of August.

How to Wash Flannels.

One of the great difficulties that an inexperienced house-keeper meets with, is in the discoloration and shrinkage of flannels, and few indeed know the best methods of washing them. Mrs. Lyman has summarized the directions in the following rules:

1st. Never apply *soap directly* to any woollen fabric. Make a strong hot suds, and plunge the garment in it.

2d. Never dip a flannel in cold, or even cool, water, but always hot. Wash first in hot suds, and rinse in hot water made very blue.

3d. Dry flannels as *quickly as possible*. Wring dry from the second water, and hang either in the hot sun, or before a brisk fire. When nearly dry, press with a hot iron. It may also be remarked that none but *soft water* should be used upon flannels, and resin soap is much inferior to common soft soap, as it hardens the fibres of woollens.

To Soften Hard Water.

It is said that half an ounce of quicklime put in nine quarts of water, and the clear solution put into a barrel of hard water, will make it soft. It is also said that a teaspoonful of sal-soda will soften from three to four pails of hard water. This is a valuable recipe for housekeepers if true, and one which can easily be tested.

An Easy Way to Wash Clothes.

The night before washing day, put the clothes to soak in water, and also place on the hot stove, in a suitable vessel, two pounds of soap cut small, one ounce borax, and two quarts water. These may be left to simmer till the fire goes out; in the morning the mixture will be solid. On washing day operations are commenced by setting on a stove or furnace the wash-kettle nearly filled with cold water. Into this put about one-fourth of a pound of the compound, and then wring out the clothes that have been soaking, and put them into the kettle. By the time that the water is scalding hot, the clothes will be ready to take out. Drain them well, and put them into clean cold water, and then thoroughly rinse them twice.

Refined Borax, in the proportion of one large handful of the powder to ten gallons of boiling water, is said to save nearly one-half of the soap, and make the clothes beautifully white and clear. It is a neutral salt, and will not injure the fabric. The washerwomen of Belgium and Holland, so famous for the beauty of their work, use borax instead of soda.

How to Keep Silks.

Silk articles should not be kept folded in white paper, as the chloride of lime used in bleaching paper may impair

the color of the silk. Brown or blue paper is better than white, and the yellowish smooth India paper better than any other. Silk intended for a dress should not be kept in the house long before it is made up, as lying in the folds will have a tendency to impair its durability by causing it to cut or split, particularly if the silk has been thickened by gum.

To Secure Woollens, Furs, etc., from Moths.

Carefully shake and brush woollens early in the spring so as to be certain that no moth eggs are in them; then sew them up in cotton or linen wrappers, putting a piece of camphor gum, tied up in a bit of muslin, into each bundle, or into the chests and closets where the articles are to lie. When the gum has evaporated it must be renewed. A lady put up her blankets and carpets in this way before going to Europe, and on her return, three or four years after, found every article safe from moths.

Furs should not be hung out in the sun in the spring before being put away for the season. The moth miller will be likely to visit them when thus exposed. They should be put in a close box with a piece of camphor, and the box tied up in a pillow-case or bag. Blankets that are in use occasionally during the summer should be laid, when not wanted, under a mattress in constant use, or in a trunk where there are pieces of camphor gum, tobacco, or cedar chips. Boxes lined with ordinary roofing felt are said to be equal to cedar for keeping out moths, and much cheaper. It is more difficult than it used to be, to preserve woollens, carpets, furs, and furniture from being injured by moths. Thirty years ago it was regarded as an indication of very negligent housekeeping to have a moth-eaten carpet. Now the utmost care will not preserve carpets from being injured

in this way. Perhaps the reason may be that, in general, warehouses and dwellings are warmed throughout, during the winter, by furnaces. New stuffed and cushioned furniture is sometimes found to contain moths. To destroy them pour burning-fluid plentifully upon the cushions, sofas, etc. If it is fresh, it will leave no stain, and the disagreeable odor will soon pass away.

To preserve a carpet that cannot be shaken often, draw out the tacks twice a year, turn back the edges a quarter of a yard all around, brush out the dust, and then with a painter's brush put new spirits of turpentine upon the boards as far as the carpet is turned back; then return it immediately to its place, and put in the tacks.

The floors of some houses have moths in the cracks. In this case cedar sawdust, sprinkled over the floor before laying the carpet down, will protect it from these diligent mischief-workers. If this cannot be had, use tar-paper.

How to Judge Furs.

In purchasing furs, a sure test of what dealers call a prime fur is the length and density of the down next to the skin. This can readily be determined by blowing a brisk current of air from the mouth against the set of the fur. If the fibres open readily, exposing the skin to view, reject the article; but if the down is so dense that the breath cannot penetrate it, or if at most but a small portion of the skin is shown, the article may be accepted.

CHAPTER XIII.

THE SECRETS OF THE TOILET.

"It has been affirmed, and I think correctly, that from the relative attention paid in any country to *cleanliness, the cosmetic arts, dress and hygiene*, and from the respective prevalence, influence and mutations of custom and fashion, may its claims to civilization, refinement and luxury be vindicated."—COOLEY.

THE end and aim of superior skill in housekeeping is to increase the comfort and promote the health of families. Now health is the fountain of personal beauty, and the direct and intimate connection between health and beauty leads us to consider what science has to offer for the improvement of the form and complexion, and the preservation of the hair, the teeth, the hands, the feet, and other members of the body.

How to Reduce Corpulence.

With respect to beauty of form, its two greatest enemies are excessive corpulence and excessive leanness. "Corpulence," says Dr. Clark, "is a disease that sometimes proves fatal. The difficulty of breathing with which very corpulent people are oppressed, is caused by an accumulation of fat on the kidneys, which obstructs the motion of the diaphragm; whilst the heart and large blood-vessels being equally encumbered, a slowness of pulse is produced, and possibly apoplexy and death." It is remarkable that the

cure for this disease is comparatively a modern discovery. Remedies, it is true, have been proposed, such as violent physical exercise, rowing, boating, riding on horseback, Turkish baths, natural waters, fasting; but none of them have proved effectual in preventing the accumulation of fat in those inclined to obesity.

Modern science, however, has discovered that to prevent or reduce corpulence you must, besides taking active and regular exercise, not indulge in much sleep, and especially *abstain from those articles of food which contain starchy and saccharine matter*. Stock-raisers have long known that certain foods will fatten animals and others will not, and it is inexplicable that medical men have been so slow in applying this principle for the benefit of the human family. William Banting, Sr., is entitled to the credit of making known what can be done by attention to diet, as illustrated in his own personal experience. He was a short, fat Englishman, five feet five inches high, who weighed 202 pounds, when, according to Hutchinson's tables, a healthy man of that stature should not weigh more than 142 pounds. Under advice of his physician, Dr. Harvey, of London, he commenced a system of diet to reduce corpulence, and succeeded in taking off forty-six pounds of fat in a year, without detriment to his health. He was permitted to eat any kind of meat, except veal and pork; any kind of fish, except salmon, herrings and eels; any vegetables except potatoes, parsnips, beets, turnips and carrots; any kind of poultry and game, a little cheese or boiled rice; and to drink tea without milk or sugar, and claret, sherry or Madeira wines. He was forbidden to eat *bread*, except in the form of toast or biscuit, and *butter, milk, sugar, potatoes*, and the other vegetables above excepted, or to drink *ale or beer, champagne or port wines*. After two

years' experience he writes: "In my humble judgment the dietary is the principal point in the treatment of corpulence, and it appears to me, moreover, that properly regulated, it becomes in a certain sense a medicine."

How to Cure Leanness.

To cure excessive leanness the practice must be exactly the opposite of that just related, that is, indulge in sleep, take but little exercise, eat bread and butter and potatoes, oily fish and pork, take milk and sugar in your tea and coffee, and drink beer and champagne and port wines. A lean dog, however, being the best for a long chase, unless the leanness is excessive it would be advisable to trust to nature and advancing years for an increase of avoirdupois.

Many ladies who are not troubled with general obesity of the system have a superabundant development of the breast. The modern mode of reducing this is by a preparation of iodine; but as this is a dangerous internal medicine in unprofessional hands, we, says a physician, shall recommend its external use, thus: Take

Iodide of zinc.....1 drachm,
Hog's lard.....1 ounce;

mix well, and rub daily into each breast a piece about the size of a nutmeg; a linen bandage so placed as gently to compress the breast without pressing upon the nipple, will assist its operation. We need scarcely say, this must not be done during lactation.

Some of the old practitioners recommend pounded mint applied to the breasts, accompanied with bandages, to check their exuberant growth.

For those whose breasts participate in their general leanness, the only remedy that science seems to furnish is to

have the bosom loosely clothed, avoiding all pressure; and Sir James Clark advises that friction with the hand for an hour or two every day will assist much in its development.

How to Beautify the Complexion.

Beauty of complexion is valued by many even more than beauty of form, and some ladies will spend more time and money to improve the appearance of the face than for any other object. Even young men have been known to use pearl powders and rouges, and to pinch their cheeks until red, to give them a delicate tint.

The clearness or beauty of the complexion is so intimately dependent upon the state of the stomach and liver, that unless these have their proper action, all external applications can be but temporary expedients. In addition to a healthy condition of the stomach and liver, the pores of the skin must have free and undisturbed action. The skin of the face, as well as of all the other parts of the body, is full of little pores or holes, so minute that it is said a grain of sand will cover 25,000, and if these be clogged, the skin will commence to wither and fade, and the beauty of the face will depart. Hence the importance of daily washing, frequent bathing, and the danger of the constant use of powders, balms, blooms, enamels, which fill up the pores and dry the skin.

There are many articles that may be used for the face which are not in the least injurious, but, on the contrary, may be of great advantage to it.

The following elegant and serviceable lotion any lady can keep as an article of her toilet, and make free daily use of it, as it will be of great benefit in enhancing the healthy condition of the skin:

R.—Glycerine.....	2 oz.
Rose water.....	12 oz.
Camphor water.....	1 oz.
Alcohol or bay rum.....	1 oz.

Jockey club, oil of rose, or any perfume may be added that may be desired.

This lotion will be found to impart a very soothing and pleasant effect. Should any one prefer not to have the glycerine in it, the following can be substituted :

R.—Bay rum.....	5 oz.
Rose water.....	10 oz.
Camphor water.....	1 oz.

Soap should not be very frequently used ; it is better for the face not to make too free use of that article. Instead of using soap so often, use freely the following harmless wash, which will take the place of soap to a great extent, and keep the skin nice and clean, and not in any way obstruct the free action of the pores, but will remove obstructions and prevent clogging :

R.—Powdered borax.....	6½ drachms.
Rose water	¼ pint.
Water.....	¼ pint.

Dissolve together, and use daily.

How often is a well-defined face, with all the lines perfect, made completely unattractive from being incumbered with pimples, blotches, or a chronic impurity or defect of the skin ! For these Dr. Bateman prescribes what is known as his Sulphur Wash :

Break one ounce of sulphur, and pour over it one quart of boiling water ; allow it to infuse for twelve or fourteen hours, and apply to the face two or three times a day,

for a few weeks. This application is equally useful in removing that roughness of the skin which generally succeeds pimples. A more powerful application is sometimes prepared with vinegar and the acetated liquor of ammonia, or the spirit of mindererus. Or the following, which will be equally effective, and known as Sir William Knighton's Lotion :

Half a drachm of liquor of potassa, three ounces of spirits of wine ; to be applied to the pimples with a camel's-hair brush, and if too powerful, add half an ounce of cold water, which has been boiled and strained ; distilled water is better.

When the face is to be exposed to a hot sun or a high wind, wash it, previous to and after exposure, with a little pure water, in which pour a teaspoonful of liquor of potassa and a few drops of cologne water. This it is said will prevent sunburn.

Freckles are by no means an easy thing to cure, especially in persons having red hair, but almond paste, made of an ounce of bitter almonds, honey and barley flour, may do it. *Dr. Withering's Cosmetic Lotion* for freckles was compounded as follows :

Take a teacupful of sour milk ; scrape into it a quantity of horseradish ; let it stand for several hours, then strain well, and apply with a camel's-hair brush two or three times a day.

The following recipes are also said to remove either freckles, tan or sunburn, and are certainly harmless :

Dip a bunch of green grapes in a basin of water ; sprinkle it with powdered alum and salt mixed ; wrap the grapes in paper and bake them under hot ashes ; then express the juice, and wash the face with the liquid, which will usually remove either freckles, tan or sunburn.

Or, put two spoonfuls of sweet cream into half a pint of new milk ; squeeze into it the juice of a lemon, add half a glass of genuine French brandy, a little alum and loaf sugar ; boil the whole, skim it well, and when cool it is fit for use.

Birthmarks and *Moles* may be eradicated in infancy, but the advice of a skilful physician should be taken. Readers are admonished against the use of depilatories to remove hair from moles, as a fetid suppurating wound has frequently been a consequence of such attempts.

Wrinkles, being occasioned by the obstruction or obliteration of the finer blood-vessels, may be prevented by the use of lotions that stimulate the small threadlike blood-vessels and moisture pipes, which have been closed, and if the stimulating process be adopted previous to the closing of these vessels, they will not be obliterated.

Take two ounces of onion juice, two ounces of the white lily, two ounces of Narbonne honey, and one ounce of white wax ; put the whole into a new earthen pipkin until the wax is melted, and then take the pipkin off the fire and continue stirring until it is cold. Apply on going to bed, and allow it to remain on until morning.

For Tetter or Ringworm in the face.—Take some aperient medicine daily, and when the eruption becomes painful, or itches violently, take the following sedative lotion :

R.—Liquor plumbi.....1 drachm.
Distilled water.....1 ounce.

This is an excellent lotion for allaying itching and inflammation generally.

The following is a novel cure for ringworm : Heat a shovel to a bright red, cover it with grains of Indian corn, press them with a cold flat-iron. They will burn to a coal

and exude an oil on the surface of the flat-iron, with which rub the ringworm, and after one or two applications it will be cured.

How to Secure Beautiful Hair.

The hair has always been considered one of the most important appendages of the human form, and is the especial glory of women. In ancient times, red or auburn was the favorite color of poets and painters, but gradually this was supplanted in public favor by preference for black or dark-brown hair, though recently red has again been quoted as fashionable.

In order to secure a beautiful head of hair, whatever may be the color, it is necessary to begin in childhood, and to observe the following rules:

1. The hair of children should never be plaited, or braided, or twisted, or knotted.

2. Nothing should ever be put on it except simple, pure water, and not even this until the scalp is cleansed.

3. The hair should be kept short. It would be a valuable accomplishment if when a woman becomes a mother a few lessons were taken from a good barber, so that the child's hair, after the third year, might be trimmed by its mother once a week, only cutting off the longest hairs, by ever so little, so as to keep it of uniform length. This practice is proper for male and female.

4. The hair should be always combed leisurely, and for some considerable time, at least every morning, and neither brush nor comb ought to be allowed to pass against the direction of the hair's growth.

To Cure Baldness.—The growth of hair may be promoted on a fuzzy scalp, because in that case the root is not dead, but lacks vigor or needs nutriment, and new vigor can be imparted and additional nutriment bestowed, by whatever

gives activity to the circulation of the blood about the roots of the hair, and what the following application fails to do in this direction all others will, simply because it is the most certain, the most powerful and safe stimulant known: Half an ounce of vinegar of cantharides, one ounce of cologne water, one ounce of rose water; to be rubbed in with a tooth-brush, gently and patiently, until the part is thoroughly moistened and smarts a little. To be repeated night and morning; if too powerful, dilute with water or use less.

Wash for Dandruff.—Take one pint of alcohol and a tablespoonful of castor oil, mix them together in a bottle by shaking them well a few minutes, then scent it with a few drops of oil of lavender. Alcohol dissolves castor oil, like gum-camphor, leaving the liquid or wash quite clear. It does not seem to dissolve any other unctuous oil so perfectly, hence no other is equally good for this purpose. Mr. John L. Davis, in the *American Journal of Pharmacy*, recommends a preparation of one ounce flowers of sulphur and one quart of water as an effectual remedy for dandruff. The clear liquid is to be poured off, after the mixture has been repeatedly agitated during intervals of a few hours, and the head saturated with the liquid every morning.

For Darkening the Hair.—Wash the head with spring water, and comb the hair in the sun, having dipped the comb in oil of tartar. Do this about three times a day, and in less than a fortnight the hair usually becomes quite black. The leaves of the wild vine, infused in water, are also said to render the hair black, and to prevent its falling off. Some persons use a metallic comb, which imparts a dark shade to the hair, and these are now generally kept by the perfumers.

To Remove Superfluous Hair.—The following is said to be an effectual depilatory: Orpiment, one part; finely pow-

dered quick-lime and starch, of each, eleven parts; mix. It should be kept from the air. For use, make it into a paste with a little warm water, and apply it to the part, previously shaved close. As soon as it has become thoroughly dry, it may be washed off with a little warm water. This depilatory should be compounded by a druggist, and used with discretion, as orpiment is an arsenical preparation.

In Circassia and neighboring countries the eyelashes of children are clipped with scissors, at their extreme points, while asleep, every six weeks, giving them in time a beautiful gloss and curve, besides adding to their length and thickness.

How to Whiten the Hands and Beautify Nails.

A well-formed hand, white and soft, with tapering fingers and polished nails, is a rare gift; but where nature has denied these attractions, it is easy by proper attention to give at least softness and delicacy of appearance to the hand and improve the symmetry of the nails. It is well to wear kid or soft leather gloves at every opportunity, light being preferable, on account of the unctuous substances with which they are prepared, although not so healthy, and the application of warm bran poultice to the hands once a week. They should be washed in tepid water, as cold water hardens and predisposes them to roughness and chaps, while water beyond a certain heat makes them shrivelled and wrinkled. In drying them they ought to be rubbed with a moderately coarse towel, as friction always promotes a soft and polished ivory-appearing surface. The soaps to be preferred are such as are freest from alkaline impurities.

The growth and preservation of the *nails* depend in a great measure on the treatment they receive. They ought

to be frequently cut in a circular form, and the whitened portion at the root, next the vessels which supply the nail with nutriment for its growth and preservation, should always be visible. When the nails are disposed to break, some simple pomade should be frequently applied, and salt freely partaken of in the daily diet.

For Chapped Hands.—A good recipe is: Almond oil, or sweet oil, three ounces; spermaceti, four ounces; pulverized camphor, one ounce; dissolve in an earthen vessel by the aid of heat, and stir while it is cooling. Apply night and morning.

Another good preparation for chapped hands, and which will preserve them smooth by constant use, is ALMOND PASTE.

Mix a quarter of a pound of unsalted hog's lard, which has been washed in common water and then in rose water, with the yolks of two new-laid eggs and a large spoonful of honey. Add as much paste from almonds well pounded in a mortar as will work it into a paste.

Perhaps no better ointment for beautifying the hands can be made than to take four parts, by weight, of the yolks of eggs and five parts of glycerine, rubbed together in a mortar. This compound may be preserved for years.

For Warts.—Common ink will remove them if applied night and morning on their first appearance. When they have been clearly developed, a certain means of extirpating them is the following:

Take a small piece of court-plaster made upon India rubber webbing, cut a hole in its centre, just sufficiently large to admit the head of the wart; rub the head with lunar caustic night and morning, and when it becomes hard pick off the top and again apply the caustic. The use of the court-plaster is to prevent the surrounding skin from being injured. Or,

Take oxymuriate of mercury, five grains; lime-water, one ounce. Mix, and apply with a camel's-hair brush two or three times a day. Be very careful in applying the solution, as it will injure clothes. Wash the camel's-hair pencil whenever used.

Care of the Eyes.

The eye is the most striking, delicate and beautiful feature of the human face, and no pains should be spared for its preservation. To this end spectacles or eye-glasses should not generally be used until they are imperatively required. Green spectacles are even worse than plain ones. If the eye is weak, nine times out of ten, cold water is the best lotion. Strengthening lotions, when composed of spirits or acids, are stimulants; such, of course, must occasionally be used, but judgment is required in using them, and an oculist's direction is generally required when these become necessary. Sometimes, when the eye is inflamed, it will be relieved by a lotion made of one teaspoonful of good brandy in a wineglassful of water; but as inflammation may arise from different causes, sometimes requiring anodynes, sometimes stimulants, no general directions of practical value can be given.

If the eyes are inclined to be inflamed after being up late, an unguent, composed of one drachm citrine ointment and three drachms fresh lard, rubbed on both lids when retiring to rest, will generally, almost magically, relieve them. Nine times out of ten, supposed affections of the eye are only inflammations of the eyelid: in such cases this unguent will effect a cure.

Raw-potato poultice for inflamed eyes is one of the very best applications in recent cases. *Slippery-elm* poultices are good. In nearly all the celebrated eye preparations sold in the stores sulphate of zinc is an ingredient.

Sometimes in travelling by rail, *cinders* from the locomotive get into the eye, causing great pain. These may be removed by introducing between the eyelid and the ball the bight of a horse or other strong hair, so as to include the spot where the particle appears to be, and gently draw out the hair; the relief is said to be instantaneous and permanent.

For squinting, science has discovered an operation that will effectually cure it. This is not either painful or dangerous; but we strongly advise none to submit to it until they have arrived at the age of from nineteen to twenty-one, as, if it be done before, it is more than probable that the eye will be drawn the contrary way by the time they reach that age. A more simple remedy is to cover the stronger eye, which will compel the weaker one to exertion, and thus increase its power. Perseverance in this plan is generally successful.

Women often injure the eye by wearing a white veil. The glitter which this causes, and the constant exercise to which its continual shifting exposes the eye in following its movements, is often the occasion of great injury to the sight. Spotted veils are equally injurious.

How to Preserve the Teeth Sound.

No remarks need be made at this day on the value of sound teeth, or the beauty of clear, regular, and white teeth. To prevent teeth from decay, it is necessary to keep them clean; to use the tooth-brush on the surface, and the tooth-pick to remove particles of food between the teeth. Dr. Lewis thinks no one need have decayed teeth, if he will observe the following rules:

First. On rising from the table, use a goose-quill tooth-pick thoroughly, and rinse the mouth so as to remove such

particles as the tooth-pick may have left behind. [Avoid metallic tooth-picks.]

Second. On retiring at night, use a tooth-brush, broad and soft, with pulverized soap and prepared chalk, with a little camphor and orris-root to give a pleasant flavor. Do the same on rising in the morning.

Third. As often as you discover any tartar about the necks of your teeth, go to a dentist and have the tartar thoroughly removed—in fact, a dentist should be visited frequently, in order that the first appearance of decay in the teeth may be discovered and removed.

The following is an aromatic Tooth Powder that cannot possibly injure the teeth :

Take finely-powdered prepared chalk, two drachms ; pure starch, two drachms ; myrrh, two drachms ; ginger, half a drachm ; cuttle-fish bones, two drachms ; flower of lavender and sugar at pleasure, and mix well together.

The following is said to be an infallible cure for all kinds of toothache, unless the disease is connected with rheumatism. It is known as—

Dr. Blake's Infallible Cure for Toothache. Take alum reduced to an impalpable powder, two drachms ; nitrous spirits of ether, seven drachms. Mix and apply to the tooth.

The following is a *fomentation for the face, to assist in relieving Toothaches*

Take three poppy-heads and a handful of chamomile flowers, put them into a quart of soft water ; boil until the quart is reduced to a pint, then apply repeatedly to the face by means of flannel, and as hot as can be borne. Take care no draught of air gets to the face while under its operation. In addition, lave the feet in hot water before going to bed.

Toothache frequently arises from indigestion or a disordered stomach; and when this is the case, it can be cured by the judicious use of aperient and tonic medicines.

Small pieces of cotton, soaked in a solution of half a teaspoonful of bicarbonate of soda (baking soda) in half a tumbler of water, and applied to an aching tooth, has frequently given instant relief.

Bad Breath.

One principal cause of an offensive breath is the accumulation of tartar on the teeth; the small particles of food not being removed, become decomposed and incorporated with the tartar and produce an abominable odor. A temporary remedy may be found in the use of some strong mouth-wash; but a cure can only be effected by having the tartar removed from the teeth, and those that are decayed filled or extracted. Dentists are the best mouth doctors.

To prevent the superabundance of phosphate of lime in the saliva, which produces tartar, and to sweeten the breath: Take five to ten drops of hydrochloric acid in half a tumbler of spring water, a little lemon juice and loaf sugar rubbed on lemon peel, to flavor it to suit the palate. Take three times a day for a month or six weeks, and then occasionally. It is a pleasant refrigerant and tonic draught.

As a toilet preparation for bad breath, probably the best is the concentrated solution of the chloride of soda from six to ten drops in a wineglassful of water, and rinsing the mouth with a teaspoonful of the solution in a tumbler of water.

For *breath tainted by onions*, parsley leaves, eaten with vinegar or burnt coffee, are recommended.

Care of the Feet.

The importance of attention to the feet is shown in the fact, that many of our most serious ailments come through neglecting them. It is an axiom among horsemen, "no foot, no horse." And a man with sore or tender feet is physically of little account.

To give the feet their just and proper attention, they should be soaked in warm water for at least twenty minutes, twice a week, and at the same time rubbed or scrubbed with a flesh-brush. Besides this they should be dipped in cold water once a day, summer and winter, rubbing them vigorously while immersed ankle-deep, then wiped dry and warmed. When the feet are tender, they should be bathed every other day in a strong solution of alum and water, in which might be added an infusion of galls or of oak-bark, and then well rubbed and dried; this will so strengthen them as to bid defiance to chilblains or sore feet from walking. It is also an excellent habit, during the season in which fires are kept burning, to hold the feet to the fire for a few minutes before retiring to bed, and rubbing them with the hands until thoroughly dry and warm. With attention of this kind, and care in the selection of shoes, corns and callosities would cease to exist, coldness of feet would, to a considerable extent, be removed, and "taking cold" would not occur once where it now occurs a dozen times.

Persons who are liable to *chilblains* should be very particular in thoroughly drying the hands and feet, and never go near a fire for some time after they come out of the external air. They should use the alum wash above mentioned, daily, and rub the feet and legs for ten or more minutes with a hair glove. If, in spite of these precau-

tions, any symptoms of chilblains appear, anointing the feet night and morning with an ointment composed of two ounces of opodeldoc, and one ounce laudanum, will ordinarily prevent their appearance. If, however, chilblains have appeared, Sir Astley Cooper's *Chilblain Liniment* will generally remove them; viz.:

Take liquor of sub-acetate of lead, one ounce; camphorated spirits of wine, two ounces. Mix, and rub into the hands or feet two or three times a day; oftener if convenient.

To relieve feet *itching from frost-bites*, take hydrochloric acid, one ounce; rain water, seven ounces. Wash the feet with it two or three times daily, or wet the socks with the preparation, until relieved.

As a preventive against *frosting* the feet when they have become cold, warm them gradually; and, as remedies, apply cabbage leaves, wrapped round the feet at night; bathing with oak-bark tea, alum water, or glycerine and rosewater, and rubbing with white-lead ointment.

Those who suffer from COLD FEET, if the washing and rubbing recommended before do not prove effectual, are solicited to try the experiment of wearing cotton socks next the skin, and woollen stockings outside of them. Those who have tried this plan state that it was successful in keeping the feet warm and dry; and that they found the cotton socks next the skin to be quite dry at night, while the outside stockings were very damp.

Cure for Ingrowing Toe Nails.

A prompt and painless cure, it is said, may be effected by inserting the dry sesquichloride of iron between the nail and the protruding flesh, and powdering the latter with the same. Over all a large bandage should be applied. The exuberant flesh becomes hard as wood on the following

day ; suppuration ceases, and a cure follows two or three applications. In four or five days the original pain ceases, the swelling subsides, and the patient can walk. Dr. Gaillet, of France, first published an account of this cure as tested by Dr. Wahn and himself.

The *Boston Medical and Surgical Journal* publishes a communication from one who says he cured the worst case of *ingrowing nail* he ever saw—the patient being unable to put on a shoe for several months—by putting a very small piece of tallow in a spoon, heating it very hot and pouring it on the granulations. “The effect was almost magical. Pain and tenderness were all gone, the diseased parts dry and destitute of all feeling, and the edge of the nail exposed so as to admit of being pared away without any inconvenience. This application has been found effectual in many other cases, accomplishing *in one minute*, without pain, all that can be effected by the painful application of nitrate of silver for several weeks.”

Ingrowing of the nail is often the result of improper cutting of the nail. Dr. Chavasse remarks : “There is, in this as in everything else, a right and a wrong way—the *right* way of cutting a toe-nail is to *cut it straight*, in a straight line. The *wrong* way is to cut the corners of the nail—to round the nail, as it is called. The latter may make work for the surgeon.” Where there is a tendency towards ingrowing, the arch of the nail should be broken by curving the centre inwards and scraping the edge.

Fetid Feet

Are a sore trial to those who are afflicted with them. With some they are hereditary ; an unpleasant peculiarity, if not disease, transmitted from one generation to another. With others, this peculiar and fetid odor is sometimes in

the armpits, and again in the feet, flitting between the two. In most instances, however, the odor is the result of neglect in personal cleanliness. There are persons who wear socks or stockings without change from the time they are first put on until they are full of holes. Very many do not wash their feet oftener than once a month, only a few as often as once a week. The feet should be washed every night before going to bed, using the finger between each toe; and no stocking, boot or shoe should be put on the second time, until it has a whole day's sunning or drying—at least by those who have an ambition to be sweet and clean.

As a remedy for those whose skin and feet are disposed to be odorous, we would recommend that they put into the wash water two tablespoonfuls of the compound spirit of ammonia (hartshorn); or if this does not answer in connection with daily washings, a very efficient wash for the feet is found in *red oxide of lead, one part to twenty-nine parts of the liquor of the sub-acetate of lead; the former to be bruised in a porcelain mortar, gradually adding the latter; apply a few drops, once a week, or oftener in summer.*

Corns and Bunions

Are the most painful and troublesome excrescences that afflict the feet and torture humanity. They have their origin in either pressure from a tight shoe, or friction from a loose one; and though there are many remedies which will disperse them, they can never be so effectually cured that a misfitting boot or shoe will not cause them to return, because the structure of the skin about a corn is malformed for life, and would no more become natural than a finger would grow again if cut off. A man with consumption may get well; but he cannot be said to be

perfectly cured, because he will always remain with a deficiency of lungs; yet, by making the remainder of the lungs work more fully, he may have even better health than he ever had before. So with corns; and as remedies are valuable for the multitude in proportion as they are safe, cheap and attainable, we shall only give a few of the simple remedies that it is claimed will cure corns.

Dr. Chase, of Michigan, says *corns may be cured in ten minutes*, by the following application:

Take a small piece of potash, and let it stand in the open air until it slacks; then thicken it to a paste with pulverized gum arabic, which prevents it from spreading where it is not wanted. Pare off the seeds of the wart or dead skin of the corn, and apply the paste, and let it remain on ten minutes; wash off and soak the place in sharp vinegar or sweet-oil, either of which will neutralize the alkali.

2. A man in Ohio offers to pay ten dollars apiece, for every corn not cured in three days, by binding a bit of cotton-batting upon it, and wetting this three times a day with spirits of turpentine.

3. The following is said to be an *infallible* Corn Plaster: Take two ounces of gum ammoniac; two ounces of yellow wax; six drachms of verdigris. Mix and spread the composition on a piece of linen or soft leather, first *fling* down the corn. Renew in the night, if necessary.

4. Another positive cure for corns is: Take the strongest acetic acid, and apply night and morning with a camel's-hair brush. In one week, it is said, the corn, whether soft or hard, will disappear.

5. Another simple, available, and infallible cure is: First, to soak the feet in hot water for fifteen minutes night and morning, for a week; and after the soaking, rub a little

sweet-oil on the corn, or any other mild form of grease, with the finger for about five minutes. Then, cut a hole in one, two or three thicknesses of soft buckskin, and bind it on the toe, so that the hole in the buckskin shall receive the corn. The object of the water and oil is to soften the corn and parts adjoining; and the use of the buckskin is to protect it from pressure. In a very short time the corn will be painless, and will subsequently fall out of itself, as it is a growth and is pushed upward and outward by the more natural growth beneath. It is thrown out of the body by the action of the parts, as a splinter or a crushed bone, as being no longer a part of the body. If anything else is done to the corn, it should be simply picked out with the finger nail; as cutting makes it take deeper root, and dangerous bleedings sometimes occur when the knife is used.

Bunions may be checked in their early development, by binding the joint with an adhesive plaster, and keeping it on as long as any uneasiness is felt. An inflamed bunion should be poulticed, and larger shoes be worn. Iodine, twelve grains; lard or spermaceti ointment, half an ounce, makes a capital ointment for bunions. It should be rubbed on gently, twice or thrice a day.

The *resolvent plaster*, usually known as the plaster of ammoniac and mercury, which can be obtained of any apothecary, is also of much benefit as an application to bunions.

To Remove Body Vermin.

Many persons, even the most cleanly, are liable at times to be placed in situations where they cannot escape the various kinds of vermin that infest the human body; and it is a very important item of practical information to know that an application of common sweet-oil will destroy body

vermin. These insects breathe through their sides, and as the oil plugs up the air conduits, a speedy and certain death from suffocation is the consequence of its application.

Sulphur baths are an efficacious remedy for pediculi; one bath generally effecting an extinction of every one of them, even though they be all over the body. Dr. Culverwell says: Rubbing the parts affected well with a wash composed of half a drachm of calomel, and four ounces of lime-water, or even powdering with calomel, will also at once destroy these insects, and thereby remove the itching. The hair need not be removed, as the above remedies will be all-sufficient without its removal.

In this connection it may be of benefit to young housekeepers to tell them how to drive away or

Exterminate House Insects and Pests.

Roaches devour greedily flour paste, and die while eating it, if into half a pint of it, while hot, a dime's worth of *Phosphorus* is stirred with a stick. The *Persian Insect Powder* will also destroy roaches, and *borax* scattered about the places they frequent will drive them away.

House Flies may be banished from a room by hanging in it the common plantain, or "fleawort," dipped in milk, and may be destroyed by feeding them with ground black pepper and sugar, as much as will lie on a dime, moistened with two teaspoonfuls of cream or rich milk. They eat it, seek the air, and die out of doors. Farmers troubled with flies should plant before their doors the *Chinese Linden*, which seems to be an attractive poison for flies. Elder and walnut leaves, both in their natural state and as a decoction, will prevent attacks of flies, both on animals and meat, and drive them away. Horses may be protected from flies by washing the sensitive parts with a decoction of walnut leaves.

Bedbugs may be exterminated or kept away by many remedies, most of which we suppose are effectual in connection with cleanliness. It is said they are effectually destroyed by washing infected places with a decoction of common *smart weed*, or "water pepper," called by botanists *polygonum punctatum*. Pour a pint of boiling water on a pint of the weed, and let it cool. The liquor may be put on with a brush. The plant itself may be stuffed into cracks or corners.

Another remedy, said to be effectual, is to take two ounces of quicksilver and the whites of two eggs, or more or less for a larger or smaller quantity. Beat the quicksilver and the whites together until they unite and become a froth. With a feather then apply this compound to the crevices and holes in your bedsteads, and if done once or twice a year, this will keep away bugs.

Spirits of naphtha, also *oil of turpentine*, rubbed with a small painter's brush in every part of a bedstead, is said to be a certain way of getting rid of bugs. *Camphor* is also objectionable to them.

To destroy rats. Sir Humphrey Davy recommends the following as an infallible, tasteless and odorless rat poison:

"Mix carbonate of baryta two ounces, with grease one pound."

It produces great thirst; consequently water must be set by it, for death takes place immediately after drinking, not giving them time to go back to their holes. Should this be found as effectual as recommended, it will prove just the thing for rat killing, at they can be gathered up and carried away, thus avoiding the stench arising from their dead carcasses. Care must be taken that no other animal can get at it.

A few grains of strychnine on a little fresh broiled meat,

or an ounce of phosphorus mixed in butter and flour, will kill rats.

To drive them away alive, put Scotch snuff and pulverized Cayenne pepper or potash into their burrowing-holes. They will leave in disgust. Quick lime scattered over the bottom and sides of holes through which they pass, will also drive them away, as it eats off their skin and hair. To drive them away effectually, the lime must be renewed every week or two.

If some strong-scented cheese be mixed with an equal quantity of pulverized *squills*, and placed where rats and mice can have access to it, they will devour it ravenously and soon disappear from the premises.

Ants are averse to strong scents, and camphor, or a sponge saturated with creosote, will prevent them infesting a cupboard. It is also said that a chalk-mark half an inch in depth around the upper edge of sugar-buckets or barrels will exclude every ant from the interior. The same mark drawn on the edges of shelves will also prevent the approach of ants, as they are not able to crawl over the chalk. But if they are numerous among jam and jelly pots, take a large sponge, wet in cold water, squeeze it nearly dry, and then sprinkle fine white sugar over it. Place it on the infested shelf, and next morning dip it quickly and carefully into a bowl of boiling water. Red pepper dusted over their haunts will also destroy them, but the sponge is the surest method.

Fleas may be banished from houses by the use of *camphor*, and from animals by saturating strings with oil of pennyroyal and tying them around the neck, renewing the application every week; or, where the herb grows, by making a decoction of it and throwing the dogs or cats into it once a week. The herb should be mown and scattered in the beds of pigs once a month.

To get relief from *Musquitoes*, the most efficacious way is to put up a musquito-netting at the windows and around the beds; and the next best thing is to burn a small quantity of the *Persian Insect Powder*, which can be obtained of apothecaries generally. Take as much of the powder as can be heaped on an old-fashioned silver dollar, and place it on a plate at bedtime. Apply a lighted match to the top of the heap, and to aid the evolution of the fumes keep stirring it occasionally. The fumes will paralyze the mosquitoes and keep them quiet several hours. The experiment may require repetition. The powder is said to be equally effectual with roaches, bedbugs, fleas, ants, etc.; not exterminating, but stupefying them. Its smell while burning is similar to that of a mild cigar.

A smart editor says that when mosquitoes or other blood-suckers infest his sleeping-rooms at night, he uncorks a bottle of the oil of pennyroyal, and these insects leave in great haste, nor will they return so long as the air in the room is loaded with the fumes of the aromatic herb. If rats enter a cellar, a little powdered potash, thrown in the holes or mixed with meal and scattered in their runaways, never fails to drive them away. Cayenne pepper will keep the buttery and store-room free from ants and cockroaches. If a mouse makes an entrance into any part of your dwellings, saturate a rag with Cayenne in solution, and stuff it into the hole, which can then be repaired with wood or mortar. No rat or mouse will eat the rag for the purpose of opening communication with a depot of supplies.

For *Bites of Insects*, apply spirits of hartshorn to them as soon as possible, and almost instantaneous and permanent relief will be given. The reason is, the poison of

insects, spiders, reptiles, etc., is an acid; the hartshorn is an alkali, and neutralizes the poison. Another remedy is, throw a handful of wood-ashes into a teacup of hot water, stir, and as soon as settled apply the liquid—which is common lye used for making soap—with a soft rag.

A medical writer observes: "Have we not, before now, looked with wonder on the old negro who ran out, when the wasp's sting made us 'holler,' caught up 'three kinds' of weed, rubbed the part well, and in five minutes we were happy in complete relief? But why 'three' kinds of weed? Why, in the first place, you know three, and all its multiples are mysterious numbers; and then again, you can scarcely gather up three kinds of plants anywhere, one of which will not have more or less of *alkali in it*."

[The two succeeding Chapters on Diseases have been read in proof and revised by six persons, including an eminent physician, and a first-class druggist.]



CHAPTER XIV.

THE FAMILY MEDICINE CHEST

"Physicians prescribe much, but use few medicines themselves. Let this hint suffice, by showing you that much is to be expected from simple remedies, discriminating judgment and the influence of the mind upon the corporeal body."—DR. RAYMOND.

SICKNESS is one of the great wastes and burdens of society, which deprives it of the useful services of nearly one out of every five of its members. How to preserve health and cure sickness is therefore a question of great economic importance, which comes within the scope of a work on Thrift in Housekeeping, especially so far as those diseases are concerned which can be cured as readily without as with the aid of a physician.

First, as to the management of a sick-room. Select for this apartment, says an anonymous but very sensible writer, the sunniest room in the house. There is life and healing in the solar ray, even if its light, which is only a part of the ray, is excluded. We all feel instantly, on entering a room on which the sunlight never directly falls, a chill and an absence of something essential to cheer and brightness. Observation shows that in hospitals more patients die in shady than in the sunny wards, and in cities disease is more fatal on the shady side of the street than on its opposite.

Next in importance to sunshine in the sick-room is ven-

tilation. If well people need fresh air, much more do they that are sick. A free circulation of air must be provided without endangering at all the safety of the patient. In cool weather an open stove (if possible, a soapstone stove), with a wood fire, is perhaps as effective and pleasant a method as any other of securing this.

The aspect of the room should be inviting and pleasant. If the walls are bare, bring the pictures from that shut-up room, the parlor or the guest-chamber, and hang them where the patient can enjoy them. Set a rose or a geranium in the window. If plants were unhealthy, the air of greenhouses would be different from the outer air, which is not the case.

[*Well-aired bedding* is essential to the comfort of the patient. This can be secured with a little management. The patient may be removed to an easy-chair or a lounge, and the bedding be thoroughly shaken out of doors, if the weather is fair, or in a room with the windows opened, if the weather is foul; then warmed by the fire and put upon the bed. None but the sick are fully alive to the blessedness of clean sheets. How much of disease is only the choking in one form or another of the natural outlets of the body!

The comfort of the patient in many cases is greatly increased by *washing*. A cloth wrung from tepid saleratus or soda water may be passed over the body under the bedclothes, and, if followed by a dry towel, there is little danger that the patient will take cold.

If there must be light in the room all night, by all means use *tapers*. A box of these, costing ten cents, can be bought at the apothecary's, and will last many weeks. Each box contains a tiny socket or circle of tin with three sharp points, holding a bit of cork; into this socket sets

a button-mould a quarter of an inch in diameter, with a hole in the middle, in which is inserted a bit of waxed wicking. The whole affair, not larger in circumference than a walnut, floats on the surface of a cup or tumbler full of lard oil. It gives a very soft and pleasant light, and is perfectly safe. Kerosene lamps cannot be turned down without filling the room with unconsumed products of combustion, which are very unwholesome; candles and oil lamps are apt to smoke. The taper is economical, pleasant and safe. We have been thus circumstantial in describing this little contrivance so that those at a distance from drug stores can make it for themselves. In the nursery it is invaluable. An outlay of 30 cents will keep a light in the sick-room for months.

To purify the air in a sick-room from noxious smells, especially of an animal character, put a few grains of coffee on a hot shovel, and roast them in the room. In a moment you will smell nothing but the coffee.]

Dr. Carmichael Smyth, of London, is said to have received \$25,000 from the British Parliament, for making public the following recipe:

To Prevent Infection in Typhus Fever.—Take nitre (saltpetre) pulverized, three-fourths of an ounce; oil of vitriol, three-fourths of an ounce; put the nitre into a teacup and set it on a red-hot shovel, adding the vitriol, one-sixth at a time, stirring it with a pipe-stem, and taking care to avoid the fumes as they arise from the cup.

Colds and Cough.

The treatment of colds, as set forth in medical works, is radically different; but all agree that a cold must be broken up within the first forty-eight hours, or it will run its course. The regulars recommend, that as soon as a person

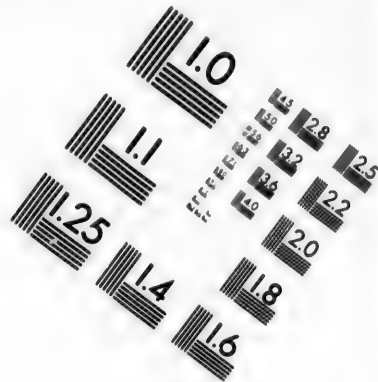
discovers he has taken cold, he should shut himself up in a room of uniform temperature, drink warm drinks, bathe his feet in hot water, and take four compound cathartic pills at bed-time and a drachm of Epsom salts in the morning. He should also leave off animal food for a few days; and if the chest be painful, apply a common pitch or porous plaster.

Another school, of which *Drs. Lewis and Hall* are representative teachers, recommends, on the contrary, active exercise in the open air, sufficient to produce perspiration; abstinence from food, or not to eat anything except a piece of dry bread for breakfast and dinner, and nothing for supper; and liberal indulgence in cold water, drinking at least two tumblers on going to bed and on rising in the morning. They believe that the old saw, "stuff a cold and starve a fever," has been a source of infinite mischief. As food makes blood and blood makes phlegm, the more food the more phlegm, which is often the cause of most harassing coughs.

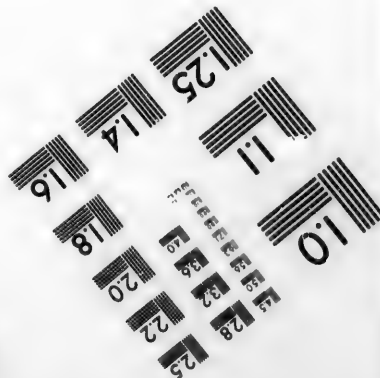
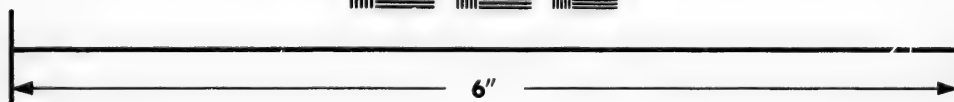
It is believed that a cold may be broken up almost infallibly, if the person, as soon as he discovers the premonitory symptoms, will abstain from food, for, say, thirty-six hours, go to bed in a warm room, wrap up well, and drink hot tea of any kind.

How to Avoid Taking Cold.

To avoid catching cold, a good preventive is, to sponge the body every morning with cold water, on getting out of bed. The distinguished physician, Sir Astley Cooper, said: "The methods by which I have preserved my own health are temperance, early rising, and sponging the body every morning with cold water—a practice I have adopted for thirty years, without ever catching cold."



A resolution test chart featuring various patterns of horizontal and vertical lines of increasing frequency. Each pattern is accompanied by a numerical value indicating its resolution. The values include 1.0, 1.1, 1.25, 1.4, 1.6, 1.8, 2.0, 2.2, 2.5, 2.8, 3.0, 3.2, 3.6, 4.0, 4.5, and 5.0. The patterns are arranged in a grid-like fashion, with some values appearing in larger, bolder fonts than others.



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Dr. Hill thinks that the great majority of colds are taken "by cooling off too quickly after exercise." Persons exercise until a perspiration is produced, and then seek a cool seat or a pleasant breeze. The wisest and safest plan after exercise is to go into the house, shut the windows and doors, keep hat and coat on, and wait until there is not the slightest perspiration seen on the forehead or felt on it with the hand.

If people who have been exposed to cold or wet through the day, would bathe their feet and hands in warm water at night, they would escape many colds and fatal diseases.

For the *cough* attending a common cold, the following is said to be the best, safest and cheapest cough syrup ever made :

Take one ounce of thoroughwort, one ounce of slippery elm, one ounce of stick licorice, and one ounce of flaxseed ; simmer together in one quart of water, until the strength is entirely extracted. Strain carefully, add one pint of best molasses and half a pound of loaf sugar ; simmer them all well together, and, when cold, bottle tight.

As a general rule, it is best not to stop a cough, especially in children. Dr. Chavasse remarks, "Any fool can stop a cough, but it requires a wise man to rectify the mischief. *A cough is an effort of nature to bring up the phlegm which would otherwise accumulate, and in the end cause death.* Again, therefore, let me urge upon you the immense importance of *not* stopping the cough of a child. Ipecacuanha wine will, by loosening the phlegm, loosen the cough, which is the only right way to get rid of a cough. Thousands of children are annually destroyed by having their coughs stopped."

Asthma

Is one of the diseases for which there are many remedies prescribed, though but few of them are effectual, except as palliatives. A quaint writer remarks, that for two dollars you can get in the drug stores a box of stuff that you can burn up in three nights, and very certainly relieve asthmatic paroxysms; but an ounce of pulverized stramonium (Jamestown weed), with two drachms of powdered saltpetre, will do the same thing six times, and cost nine cents.

Dr. Finley, of Pittsburgh, is accredited with having cured many cases of asthma; and he has made public his prescription, which is as follows:

Oil of tar, one ounce; tincture of veratrum viride, two drachms; simple syrup, two drachms: mix. Dose—for adults, fifteen drops three or four times daily.

Iodide of potassium has cured asthma; and lobelia is considered by some a specific for this distressing complaint. Asthmatic persons should be very careful in their diet and regular in their habits.

Agues.

Dr. Chase, of Michigan, says he cured himself of ague, after having tried other remedies for three years ineffectually, by the following prescription:

Quinine, twenty grains; Dover's powder, ten grains; sub-carbonate of iron, ten grains. Mix with mucilage of gum-arabic, and form into twenty pills. Dose—two each hour, commencing five hours before the chill should set in. Then take one, night and morning, until all are taken.

In attacks of ague, it is best to take an active cathartic pill immediately after the first "fit," unless the bowels are lax, which is not generally the case.

An anonymous writer says, the following treatment has cured thousands of cases, and has never failed in a single instance, where directions have been strictly followed. "Take of calomel and jalap, each, ten grains, on going to bed. On rising in the morning, take one ounce of castor oil, previous to a light breakfast. If it is your 'shaking day,' do nothing further until the chill and subsequent fever have passed; or, if a day of respite from the chill, take one of these powders every three hours:

R.—Tannin and Sulp. Quinine, aa gr. x.
Piperine, gr. vj.
Pulv. Root Licorice, gr. vij.

Mix, and divide into five powders. If your residence is *malarious*, you may get an attack the next season; but one course as above will cure again, as certain as the sun rises in the firmament."

Another anonymous writer says he cured himself of the ague, by putting into his boots a half gill of hot whiskey and putting the boots instantly on. The very first day he tried it, the fever came as usual, but *there was no chill*; the second day the symptoms were all modified; and after the third application, there was no return of the fever or the ague. He says: "I well remember, when a boy, there being a tavern in our neighborhood where teamsters stopped to rest and water their horses, of seeing the carters, instead of drinking their half gill of whiskey, pouring it into their boots cold, as a protection against the frost. They told me there was nothing equal to it to warm the feet; that it was better than fire, for the feet remained warm for a long time and prevented sickness. It is also excellent for a *cold*, or when from exposure the feet get wet or damp, and

a cold or other disease may be apprehended. I have known it to act like a charm.

"I would advise your readers who may be attacked by chills and fever to use no other remedy, and particularly to reject all drugs, especially quinine. The foregoing is as simple as can be, and as cheap as can be. Try it and believe."

How to Prevent Fever and Ague.

Dr. Hall says miasmatic effects can always be prevented in two ways; hence, fever and ague and all classes of intermittents are preventable, and could be swept from the world. The first precaution is, to eat a hearty meal before going out of doors in the morning in warm weather, and take supper before sundown. He says, when he began the practice of medicine, he travelled day and night, through broiling suns and drenching rains, over one of the most malarious districts in the Southern States, and was never sick for a single second; but he never left the house, or went outside the door after daylight, until he had taken his breakfast. "While one class of persons died off like sheep, it was noticed that another class did not die at all. They lived and lived on indefinitely long and finally dried up. Some of them the author knew; they were old thirty years ago, are apparently no older now—the French Creole planters; they would have a cup of strong hot coffee brought to their bedsides every morning before they rose to dress." And the second precaution is, to have a lively fire kindled in the family room half an hour before sunrise and sunset in warm weather, to burn for an hour or longer. This is a most important suggestion to people in many sections of the United States.

Bleeding from the Nose

Often occurs in young persons from ten to fifteen years of age ; and in cases where it is not excessive, is rather beneficial in relieving congestion and preventing headache.

It often stops of itself ; but sometimes it is troublesome to arrest, which should always be done where weakness would result from loss of blood. It may be stopped in many cases by applying cold water or ice to the forehead and nose, the back of the neck, and the roof of the mouth, or wet a plug of dry cotton in strong alum water or tincture of the chloride of iron diluted, and introduce it into the nostril. Bleeding from the arm will often arrest it ; or holding the hands above the head. When all these fail, the doctor should be called in.

Bleeding at the Lungs

Arises from different causes, and will usually require medical treatment. Take a tablespoonful of salt at intervals. If the spitting of blood lasts, take five grains of the sugar of lead and a half grain of opium, every two hours as required. The diet should be light, and taken cool.

Blood Purifiers and Tonics.

Sarsaparilla root has long stood at the head of the list of articles used for spring medicines ; but its value has been much overrated. Sassafras bark, which is much used as a blood-purifier in the rural districts, is now rarely prescribed by the medical faculty, many of whom think food is the best spring medicine ; and to purify the blood, recommend people to abstain from the fat meats and gravies and coarse foods of winter ; to use eggs, spinach, and vinegar. Keep Lent, at least partially ; and wash the body daily.

If a bitter tonic is needed, half an ounce of ground quassia, an ounce of powdered gentian, with a drachm of golden-seal, steeped for several days in one pint of well-rectified whiskey, then strained and mixed with one gallon of clear water, will produce nine pints of "Tonic Stomachic" as good as the very best on sale. This preparation will cost but a few cents per quart, and is "warranted to keep in any climate."

Bruises and "Black Eyes."

The remedy for all bruises is a fomentation. This is best applied by wringing a piece of flannel out of hot water and keeping it to the injured part as long as it remains warm and moist. This should be persevered in while the pain and swelling continue.

The *tincture of arnica* is a favorite remedy for bruises; but it does not deserve the high popular estimation it has acquired. It may be applied, however, without fear of any bad result. A black eye generally must be patiently endured while it passes through the various discolorations, though it may be partially concealed by wearing a shade, or touching the skin artistically with chalk and paint. A "black eye" may generally be prevented, if the part receiving the blow or bruise be well buttered for an hour or two with fresh butter.

For the very severe kind of bruise caused by jamming the finger in a closing door or drawer, the quickest relief is obtained by plunging the finger into water as hot as it will bear. This will soften the nail, and cause it to yield and give room to the blood, the painful pressure of which will thus be relieved. After giving the finger a thorough soaking in hot water, you should wrap it up in a thick poultice of bread and water or milk. On the next day

after, if the pain is troublesome, it is a good thing to scrape the nail, with a knife, so thin that it may readily yield to the pressure of blood or matter which frequently forms below. If this does not produce the desired relief, it will be well to make an opening into the scraped nail and let out the fluid beneath. The same remedy may be applied to a bruised toe as to a finger.

Chilblains and Frosted Feet.

Take a half pound of alum in a gallon of warm water; immerse the feet in this alum water, and let them remain ten or fifteen minutes; repeat until relief is obtained, and this will prove an effectual cure. Also, it is said that two white turnips, cut into thin slices without paring, mixed with three large tablespoonfuls of the best lard, simmered slowly for two hours, and mashed through a sieve, and applied to a chilblain at night on a soft linen cloth, will cure the most inveterate chilblain or frosted feet.

Diarrhœa—Hints for Travellers.

During the summer, persons travelling are liable to derangements of the bowels; and some one recommends as a safe remedy for diarrhœa, to stir a little wheat flour in a glass of water until it is of the consistency of thick cream; drink it down, and repeat it several times in the course of the day, if needed. Meanwhile, eat nothing, drink nothing, and lie down if practicable. The flour may act mechanically, not medicinally, by plugging up the relaxed mouths through which the watery particles are poured into the intestinal canal. Diarrhœas are often the result of the greater coolness of morning and evening over midday, and the injurious effects of bad air on an empty stomach; hence, one of the most important rules

for travellers, in all seasons, climates, and countries, is,
Never fail to breakfast before you ride.

Another authority on the subject claims that the following will always cure diarrhœa :

Procure "brandy coloring" from a rectifying liquor dealer, or make it by placing an ounce or two of good brown sugar in a pan or skillet; drop upon it just sufficient water to *dampen* the sugar; place the vessel over a quick fire; stir until the mass emits a thick, black smoke, but do not burn it crisp. Pour on half a pint of boiling water and stir till all is dissolved. Dose—a wineglassful every hour until relieved; after which eat an ounce or two of very tender beefsteak slightly broiled, dusted sparingly with pure black pepper. The regulars generally prescribe for diarrhœa, small doses of calomel.

How to Escape Cholera.

The premonitory symptom of an attack of cholera is looseness of the bowels; hence, when cholera is epidemic in a district, every one should watch carefully the action of his bowels; and whenever they are moved over once in twenty-four hours, recourse should be had to the proper remedies for checking diarrhœa. The body should be kept quiet; all drinks should be avoided, and the food should consist principally of common rice, parched brown and then boiled, and eaten with salt and butter. A tight compress should be bound around the abdomen; and the best material for a bandage for this purpose is a strip of stout flannel about a foot broad, and sufficiently long to double in front, but to be of but one thickness behind. Tape-strings should be attached to the outer end, and also to another part of the piece, a few inches beyond the lapping point, so as to make the flannel conveniently tight, and also aid in keep-

ing it in place. When the cholera was prevailing in Europe, and broke out so suddenly among the Prussian soldiers that it was impossible to procure medical attendance for any considerable number, an order was issued that every soldier, sick or well, should instantly wear a flannel bandage around the stomach; and the disease disappeared in a few days.

Dysentery.

Sir Charles Locock, one of the Queen of England's physicians, says, "that in severe dysentery, especially where there is sickness, there is no remedy equal to pure calomel, in full dose," and recommends at the very outset of the disease to give from three to five grains (according to the age of the patient) of calomel, mixed with an equal quantity of powdered white sugar, and put dry on the tongue. In three hours after, let the following mixture be administered:

Take of compound ipecacuanha powder, five grains; ipecacuanha wine, half a drachm; simple syrup, three drachms; cinnamon water, nine drachms: to make a mixture. A teaspoonful every three or four hours, first *well* shaking the bottle.

Dr. Baily, who made this disease his particular study, recommends in cases where dysentery has continued for several days, a combination of castor-oil and opium—as for instance: Take of mixture of acacia, three drachms; simple syrup, three drachms; tincture of opium, ten drops (*not* minims); castor-oil, two drachms; cinnamon water, four drachms. Mix, and take a teaspoonful every four hours, first well shaking the bottle. A warm bath, at the *commencement* of the disease, is very efficacious; and a flannel bag, filled with hot table-salt, made hot in the oven, and applied to the bowels, will afford much comfort.

An American physician says *raw minced beef*, administered as the almost sole article of food, at the usual intervals of eating, and in quantities as great as the patient can comfortably swallow, seems to have an admirable effect in mastering this disease; and even in consumption some physicians are prescribing it, and with this agreeable circumstance, that although it is so repellent to our tastes at first thought, to be eating raw, bloody meat, yet the stomach soon becomes reconciled to it, and even to crave it. In the case of one of the members of the cabinet recently deceased, who had been using it in the hope of its benefiting a disease of the lungs, there seemed to be such a liking for it, that when the last meal was brought to his bedside, his eye brightened and he exclaimed, "Ah! that is a dish good enough for a king."

When raw beef is administered for dysentery, indicated by bloody discharges and a most distressing and ineffectual "bearing down," it should be minced very fine, and given *every four hours*, a tablespoonful at a time, eating nothing else in the meanwhile.

Dyspepsia or Indigestion

Is the great national disease of America. Bad cookery and eating too fast without proper mastication, and eating too much, have ruined thousands of stomachs.

We doubt whether there is any remedy in medicine, for confirmed dyspepsia. Medicine, says Dr. Hill, cannot make gastric juice, which is one of the essential requisites of a healthy digestion. "It is a liquid prepared as a consequence of the need of repair; this need of replenishment and repair is occasioned by a previous waste or wear; that waste or wear cannot be brought about without motion of the muscles, which is expressed by the word exercise; *it is*

muscular exercise which creates gastric juice." Hence, the first essential element in the cure of dyspepsia is *exercise*, more particularly out-of-door exercise.

Some years ago, a physician in New York attained so great a reputation for curing dyspepsia, that he was able to charge a fee of five hundred dollars for each case he undertook, payable in advance. His patients were bound by solemn oaths not to reveal the method of treatment; but after his death, some of them considered themselves absolved from their obligation, and revealed the secret, which consisted mainly in *slapping the stomach or bowels* with the palms of the hands for five or ten minutes on rising in the morning, a quarter of an hour or more about eleven o'clock, and in the evening before going to bed. Dr. Lewis calls this excellent treatment, and says he cannot conceive of a case of chronic indigestion which such manipulation would not relieve. Rubbing and kneading for chronic maladies is no new thing. For hundreds of years a class of women, known as "rubbers," have figured conspicuously in England and Mexico; and the authority just quoted says, "the most remarkable cures ever achieved among us have been the work of the rubbers."

In addition to slapping and kneading the stomach, and exercising freely out of doors, a dyspeptic should eat only when he is hungry, select digestible food, and chew it well. Voltaire claims that he cured himself of dyspepsia by living for nearly a year on the yolk of eggs, beaten up with flour of potatoes and water. The mode of preparation, as recommended by Sir John Sinclair, is as follows: Beat up an egg in a bowl; then add six tablespoonfuls of cold water; mix the whole together; then add two tablespoonfuls of the farina of potatoes, to be mixed thoroughly with the liquor in the bowl. Then pour in as much

boiling water as will convert the whole into a jelly, and mix it well. It may be taken either alone or with a little milk and sugar not only for breakfast, but in cases of great stomach debility, or in consumptive disorders, at other meals. The dish is light, easily digested, extremely wholesome and nourishing. Bread or biscuit may be taken with it as the stomach gets stronger.

On the other hand, Mrs. Swisshelm announces that she was cured of a very bad case of dyspepsia, by the *hard bread and beer*, prescribed by a German physician. She says: "Some years after, when Pennsylvania doctors sent me back to Minnesota to die among my kindred, a German physician was called in; but heart and stomach were on a strike, and refused to assimilate food. In great perplexity he said: 'Can you take peer?' I could try, and he went on to prescribe: 'You get de Gheneral to get you some coot peer, fresh from the prewery. Dake von leetle half a glass, mit a pit of hart pread and leetle pit uv cheese. Chew de pread schlow, and sip de peer. Do not culp it like some beebles do; schust sip schlow, and eat de pread and cheese mit it. I dinks maype dat set de stoomach do vork vonce more!'

"His prescription worked like a charm, and in any fit of dyspepsia now, I go back to the hard bread and beer."

For *indigestion* produced by over-indulgence in an extra rich meal, immediate and generally perfect relief may be obtained by taking a cup of Thomson's Composition powders, which are made as follows:

Bayberry bark, two pounds; ginger root, one pound; cayenne pepper, two ounces; cloves, two ounces—all finely pulverized and well mixed. Take one-half of a teaspoonful of this, and a spoonful of sugar; put them into a tea-cup and pour it half full of boiling water; let it stand a

few minutes, and fill the cup with milk or hot water, and drink.

This will stimulate the stomach to action, promote digestion, prevent the accumulation of gas which causes belching, and give tone to the whole system.

This dyspeptic tea or Composition powder may also be made a *cure for drunkenness*. Whenever the craving for liquor is felt, take a cup of this tea, which will give warmth and tone to the stomach; and, by avoiding places where intoxicating spirits are kept or sold, the desire for them will gradually pass away, and the whole system be restored to manly vigor.

Earache and Deafness.

Earache is often an extremely painful affection; and, when severe, a physician should be called in, as the inflammation may affect the brain. First, an examination should be made, to see whether an insect or any foreign body has been introduced into the ear; and if not, apply a neuralgia plaster behind the ear, and pour into the ear two or three drops of laudanum, with a little sweet-oil, or a few drops of glycerine. A teaspoonful of warm melted butter, dropped into the ear, is a favorite remedy for earache with a noted Philadelphia physician.

Glycerine is the best remedy for all cases of earache or deafness originating in concrete wax. It is perfectly safe, and as mild as milk and water; while it retains its moisture longer than any other substance yet discovered; hence, if hardened wax causes the deafness, it will certainly be softened and brought away. Auricles, or other aids to hearing, improve for a time, but only to bring ultimate deafness the sooner, and more certainly, as well as more completely. In ninety-nine cases out of a hundred of deafness, in the

ordinary walks of life, all tampering with the ear is pernicious; and quite as often it will be found that whatever general good health, and the constant (once daily) moistening with pure glycerine does not accomplish in the way of an improved hearing, nothing else will.

Erysipelas

Is a blood poison, originating in causes not very well understood by physicians; though cold, mental anxiety and constipation are supposed to be the principal causes, while by some it is regarded as a contagious disease.

A poultice of cranberries, pounded when raw, affords a soothing and pleasant relief in erysipelas, and sometimes arrests its progress; while the repeated application of oxide of zinc ointment, which is preferable to the white-lead coating recommended by some physicians, relieves irritation by excluding the air from the parts affected.

Physicians in Philadelphia, however, mainly rely upon a remedy discovered by one of their number, Dr. Andrew Nebinger, which by some is regarded as a *specific in erysipelas*. It is used both internally and externally. The recipe, when anglicized, is as follows:

Bisulphite of sodium.....	2 drachms.
Syrup.....	2 ounces.
Water.....	2 ounces.

Mix—Take a tablespoonful every two hours. For external application, use bisulphite of sodium, one ounce, in eight ounces of water.

In case the bisulphite of sodium does not agree with the stomach, take, as the next best remedy, twenty drops of *tincture of iron*, every hour, in water.

Fainting.

When a person faints, that is, becomes unconscious, with paleness, coldness, cessation of the pulse and breathing, he or she should be *laid down* at once, with the head lower than the body. The upright position might endanger life; as in fainting the heart fails to send fresh blood to the brain, and its flow must be favored by the recumbent posture.

In fainting there must be plenty of air, and avoidance of crowding; open the windows, unloose the patient's clothing and neck-tie, and apply hartshorn or sal volatile near to the nostrils at intervals.

When unconsciousness arises from *apoplexy*, or *liquor*, the head is warm or hot, the cheek flushed, the pulse full, and the breathing loud. In such cases the body should be laid down, having the head and shoulders elevated.

Felons.

Venice turpentine, one ounce; put into it half a teaspoonful of water, and stir with a rough stick until the mass looks like candied honey; then spread a good coat of the mixture on a cloth and wrap around the finger. If the case is only recent, this will remove the pain in six hours.

A poultice of fresh poke-root on a felon cures by absorption, unless matter is already formed; if it is, this soon brings it to a head, and saves much pain and suffering.

Lobelia is preferred, by many physicians, to either of the above; and by some is regarded as a "sure cure" of a felon.

Headache

Arises from such a variety of causes, that no one remedy will meet all its varying phases. In delicate females, it is often purely sympathetic; but the principal and general cause of headache is some derangement of the stomach or indigestion.

For *Sick Headache* arising from this cause, take a glass of warm water, into which has been rapidly stirred a heaping teaspoonful of salt and kitchen mustard; and this, by causing instantaneous vomiting, will empty the stomach of the bile or undigested sour food, and a grateful relief is often experienced on the spot; then rest, with a few hours of sound, refreshing sleep, completes the cure, especially if the principal part of the next day is spent in mental diversion and out-door activities, not eating an atom of food (but drinking freely of water or hot teas), until you feel as if a piece of plain, cold bread and butter would "taste really good."

Two teaspoonfuls of pulverized charcoal, stirred in half a glass of water, and drunk, generally give instant relief, especially when the headache arises from superabundance of acid in the stomach.

In nervous headaches, the elixir of valerianate of ammonia is generally prescribed; and a new remedy, called *Guarana*, is growing in favor.

For *Biliousness* or *Bilious Headache*, Dr. Lewis recommends the patient, on getting up and on going to bed to drink plenty of cold water, to eat for breakfast a little bread and a piece half as large as your hand of boiled beef or mutton, for dinner about the same thing; to go without supper; and exercise freely, so as to produce perspiration. In a few days the biliousness will all be gone. A speedier

remedy is a dose or two of anti-bilious or Mandrake Pills, when the first symptoms of bilious headache appear.

Heartburn or Waterbrash

May be relieved by taking twenty drops of *lemon juice* at the close of each meal, and by abstaining from drinks or fluids at meal-time. Any alkali, as bicarbonate of soda, will relieve; but Dr. Lewis says he has been in the habit of advising his patients who are temporarily afflicted with heartburn, to *chew spruce gum* and swallow all the saliva. This affords a grateful relief, and is not liable to the objections which may be urged against soda, saleratus, and other strong alkalies.

An agreeable effervescent drink for heartburn, which is highly recommended, is, to mix the juice of one orange, water and a lump of sugar in proportion to the acidity of the orange, together, and then add about half a teaspoonful of bicarbonate of soda; stir, and effervescing will ensue.

Hysterical Fits and Nervousness

Are very alarming to those who witness them for the first time. Women of all ages are liable to this complaint, as it generally arises from some irregularity in the functions of the parts peculiar to women; and it is very frequent with girls during the first few months of puberty, and with women when they have reached the "change of life."

A sensible writer recommends cold bathing, open-air exercise, strengthening diet, cheerful surroundings, with the removal of all care and perplexities; attention to a proper regularity of the bowels; frequent change of air and scene—are positively required. *All domestic family requirements should be suspended.* Iron pills may be taken two at a dose, night and morning; and a bitter

tonic (quassia, gentian, *etc.*), in half wineglass doses, two hours before dinner and supper. At the proper season, sea-bathing will prove beneficial. Kindness from family and friends is imperatively required. Hysterical women should not *nurse* infants. Snuff, opium and camphor are not recommended. Strong tansy tea, taken cold and in small quantities, will be found serviceable. A long narrow strip of strengthening-plaster, worn the entire length of the spine during *cold* weather, will do good. This may be made by mixing by heat, dark resin with half its proportion of beeswax, adding a few drops of olive oil.

As a relief for *nervousness*, the following recipe has proved of great benefit to many :

Ammoniated tincture of valerian.....	1 drachm.
Compound tincture of bark.....	1 do.
Compound tincture of aloes.....	10 drops.
Camphor mixture.....	1½ ounces.

Mix, and take from twenty to thirty drops three or four times a day.

Neuralgia.

A remedy, which is sometimes successful in instantaneously allaying neuralgic pains, is found in mixing equal parts of sweet oil, spirits of hartshorn, and chloroform; shake well, and before time is allowed for the particles to separate, wet a bit of rag or lint, place it on the painful spot for about a minute, or less if relieved sooner; but hold a handkerchief on the lint, so as to confine the volatile ingredients; if kept on too long, the skin may be taken off.

The application of bruised horseradish to the wrist, on the side of the body suffering from pain, is a remedy, recently discovered, for the cure of "Nerve Ache." or neuralgia.

Pleurisy,

Which is an inflammation of the serous membrane enveloping the lungs, is a very painful affection, and usually requires the services of a physician. In nine cases out of ten, however, it is believed, the disease may be arrested, if the patient, at the beginning of the attack, take an alcohol or vapor bath until perspiration freely ensues, drinking freely of a strong tea made of pleurisy-root and catnip, and keeping well covered in bed. Turpentine may be applied over the seat of the pain and mustard upon the feet; and rubbing the arms and legs with dry flannel tends to moderate the severity of the attack. Call in a doctor, if relief is not obtained in a few hours.

Liver Complaint,

Or inflammation of the liver, also requires the services of a physician; but in its first or acute stage, the sweating process recommended in pleurisy will be beneficial, especially in combination with the use of Mandrake Pills.

Piles, or Hemorrhoids,

Are painful swellings at the lower extremity of the intestines, and are both internal and external. The internal are the most painful. The external vary in size and the pain often ceases when they break and discharge blood, but the swelling partially remains and they are soon as large as before. In cases of piles it is important to avoid strong and stimulating food, to take regular daily exercise, and to guard against costiveness.

The most successful treatment, judging from the certificates of cures which have been made, is the introduction into the rectum of an ointment composed of some astrin-

gent and oil or grease, as, for instance, two drachms of powdered gall nuts and an ounce of lard, or the extract of white oak bark and bacon oil, or powdered opium, rosin, and tallow, each one ounce, or equal weights of glycerine and tannin. All of these ointments, it is claimed, have cured piles.

Dr. Harriman, of Indiana, it is reported, has been very successful in curing piles with an ointment made of the extract of white oak bark, half a pint, and oil of old and strong bacon, half a pint, simmered together until an union takes place when cold. Apply every night until well.

For use internally, take a tablespoonful of sulphur in half a pint of milk every day. This of itself has been used with complete success by individuals who had spent scores of dollars in medical advice.

When the intestine falls down after evacuation, restore it by pressing gently with the finger, and use some astringent as a lotion to prevent its return.

Cold cream, or even fresh lard or tallow may often, if applied in time, be preventive of *erysipelas* and *piles*, the one a complaint dangerous to life, and the other painful and troublesome. For instance, if one feels a peculiar tenderness and soreness on the face about the eyebrow, which on examination shows a line of redness, the application of cold cream at once may ward off an attack of spreading *erysipelas*. Or, should the lower bowel feel ill at ease, and at the same time pain and soreness at its extremity, in going to stool, the free application of cold cream or lard three times a day may arrest the inflammation and prevent the formation of piles.

Quinsy, How to Prevent.

Quinsy is an inflammation of the fauces or tonsils of the throat, attended by a painful and impeded deglutition, sometimes causing death by suffocation. When allowed to progress beyond a certain point very little can be done in this disease except to hasten suppuration. But if the patient applies in time to a physician possessing the requisite knowledge, there is seldom occasion for any one to have an attack of quinsy. Medical science has achieved one of its greatest triumphs in discovering a means of arresting the progress of this painful disorder. The editor of this work has been subject to occasional attacks of quinsy, but recently he had the good fortune to consult Dr. James Simpson, of Philadelphia, who dissipated a threatened attack by the following treatment:

Mix—Tincture of iron..... $\frac{1}{2}$ ounce.
 Sulphate of quinine..... 24 grains.
 Chlorate of potash..... 2 drachms.
 Glycerine $2\frac{1}{2}$ ounces.
 Syrup..... $\frac{1}{2}$ ounce.

Take two teaspoonfuls every two hours in a wineglass of water. The peculiarity of this prescription is, that the chlorate of potash is not dissolved.

As a gargle, dissolve an ounce of chlorate of potash in a pint of water, and for external application use the following liniment:

Oil of amber (rectified)..... $\frac{1}{2}$ ounce.
 Oil of turpentine..... 2 ounces.
 Camphora..... 3 drachms.
 Castor oil..... 2 drachms.

To be rubbed well and frequently over the throat.

This treatment, the doctor referred to, has found in an extensive practice to be almost a specific, not only for incipient attacks of quinsy, but for most inflammatory diseases of the throat, including even diphtheria.

Rheumatism.

Rheumatism is of two kinds, acute and chronic, and the former is divided into inflammatory and articular. All genuine rheumatism is a blood poison, originating, it is supposed, in excess of uric acid, and though not often fatal, is a serious disease requiring the services of a skilful physician to eliminate it from the system. The regulars generally prescribe alkalis, especially potash, in large doses to neutralize the acid, and do not believe much in liniments or external applications.

Chronic rheumatism, of two years' duration, has been cured, it is said, in twenty-four hours by mixing equal parts of alcohol, spirits of turpentine, sweet spirits of nitre, and oil of juniper, and rubbing this well into the parts affected; also taking internally ten drops in water at bedtime.

Many of the pains in the muscles and joints, which readily yield to liniments and rubbing, though called rheumatism, are not genuine rheumatism.

For *mercurial rheumatism* the following is recommended :

With four ounces of good oatmeal make three quarts of well-boiled gruel. In this dissolve four drachms of the *nitrate* of potassium. Stir well, and take of the mixture half a pint every two hours until all is consumed. Meantime bind a cloth steeped in turpentine one part, proof whiskey ten parts, to the region of the pain. Cover up quite warmly. If necessary, repeat the gruel remedy. In the interim take two "compound cathartic pills" every other night.

Sore Throat.

Bathe the throat externally with the liniment recommended in quinsy sore throat; gargle with *alum* water or alum in sage tea, and drink often and freely of flaxseed tea. A large draught of the latter may be made more agreeable by the addition of lemon juice and sugar, and may be taken at bed-time after a warm mustard foot bath.

Flaxseed tea should be made by pouring a pint of boiling water on one or two tablespoonfuls of whole flaxseed and stirring it up for a few minutes. The flaxseed should not be boiled, as that would bring out the oil, which is too heavy for the stomach. It is only the mucilage from the outside of the seeds that is useful.

Chlorate of potash, an ounce, in a pint of hot water, makes a very good gargle for a simple or ulcerated sore throat. It is nearly tasteless, and being not at all offensive to take, is well adapted for children. But for those who prefer something not so simple the following is recommended:

Take of very strong sage tea, half a pint; strained honey, common salt, and strong vinegar, of each two tablespoonfuls; one teaspoonful of pulverized cayenne pepper; steeping the cayenne with the sage, strain, mix, and bottle for use, gargling from four to a dozen times daily, according to the severity of the case. This is no doubt one of the very best gargles in use.

To smoke dried mullein leaves in an ordinary but new clay pipe has been found very beneficial where there is a tickling in the throat, or hacking cough, or other irritation. It is recommended by the *Eclectic Medical Journal*.

General Washington's remedy for sore throat and which others have found quite effectual in this disease, especially when accompanied by hoarseness, was—*onions boiled in molasses*.

Scrofula and Old Sores.

Nicholas Longworth, the Cincinnati millionaire, used to say that he had done wonders in curing scrofula, and old sores, with the following recipe :

Put one ounce of aquafortis in a bowl, or saucer ; drop into it two copper cents—it will effervesce—leave the cents in ; when the effervescence ceases, add two ounces of strong vinegar. The fluid will be of a dark-green color. It should and will smart. If too severe, put in a little rain-water. Apply it to the sore, morning and evening, with a soft brush or a rag. Before applying it, wash the sore well with water.

Small-Pox, or Variola.

This is one of the terrible scourges of humanity, baffling often the best medical skill, and we would not allude to it except to show how pitting may be prevented, a matter that physicians overlook or regard as of secondary importance. We may state, however, that the mode of treatment prescribed for the English army in China, by general orders, is, just before the eruption appears the chest should be thoroughly rubbed with croton oil and tartar emetic ointment. This causes the whole of the eruption to appear on that part of the body to the relief of the rest, and prevents the disease from attacking the internal organs.*

*A Californian professes to have discovered, in sulphate of zinc and digitalis, a speedy remedy for small-pox. But as his announcement, though couched in the strongest language, has not attracted the attention of the medical faculty, there is probably nothing in it ; and digitalis being a poison, non-professional readers should not experiment with it. He says : " It is as unfailing as fate, and conquers in every instance. It is harmless when taken by a well person. It will also cure scarlet fever. Here is the recipe as I have used it, and cured

But to guard against small-pox, the main reliance is upon vaccination in infancy and re-vaccination every seven years. Dr. Getchell, of the Jefferson Medical College, says, "Small-pox is a disgrace to any civilized land. My firm belief is, that if every person were, *every seven years*, duly and properly vaccinated, small-pox might be utterly exterminated." Even vaccination, however, is no certain preventive, unless the system is saturated with the vaccine virus, until it refuses, after repeated experiments, to absorb any more.

To Prevent Pitting in Small-Pox.

There seem to be so many remedies that will prevent pitting in this disease, that its frequency is disgraceful to the medical profession. Any doctor who brings a patient safely through the small-pox, yet has taken no measures to prevent pitting, deserves to lose his fee.

In all cases of small-pox, or variola, light should be excluded from the room as much as possible, as it aggravates the disease. One remedy to prevent pitting is to dissolve gum arabic in honey, and sufficient lamp-black to color the whole mixture. Then with a camel's-hair brush paint over every pustule or spot. Dr. Schonlien, of Hanover, has a still simpler process, which he says he has used most successfully to prevent pitting in small-pox and

my children of the scarlet fever; here it is as I have used it to cure small-pox, when learned physicians said that the patient must die, it cured:—Sulphate of zinc, one grain; foxglove (*digitalis*), one grain; half a teaspoonful of sugar; mix with two tablespoonfuls of water; when thoroughly mixed, add four ounces of water. Take a spoonful every hour. *Either disease will disappear in twelve hours.* For a child smaller doses, according to age. If counties would compel their physicians to use this, there would be no need of pest-houses. If you value advice and experience, use this for that terrible disease."

also in measles, scarlatina, chicken-pox, to relieve the itching and irritation of these complaints. It consists in smearing the whole surface of the body, after the eruption is fairly out, with bacon fat, and the simplest way of employing it is to boil thoroughly a small piece of bacon with the skin on, and when cold cut off the skin with the fat adhering to it, which is to be scored crosswise with a knife, and then gently rubbed over the surface once, twice, or thrice a day, according to the extent of the eruption and the recurrence of itching and irritation.

Dr. Allshorn, of Edinburgh, uses three parts of oil and one of white wax, mixed by heat, and while warm to paint the face and neck with a camel's-hair brush dipped into the fluid. As this cools and hardens, it forms a mask which effectually excludes the air and prevents pitting.

A solution of India rubber in chloroform is used by some physicians, but others consider it injurious if not dangerous in suppressing the natural exudation of the skin.

How to Prevent Hydrophobia.

If hydrophobia be once developed in the human system we believe no cure for it has yet been found. But hydrophobia may be effectually prevented by the prompt use of proper remedies. As soon as a person has received a bite from an animal, whether dog or cat, that may possibly be mad, he should instantly run a stick of nitrate of silver (lunar caustic) into the wound for the space of five or ten seconds—not minutes. The stick of lunar caustic should be pointed, in order the more thoroughly to enter the wound, and may be obtained, ready for use, from any druggist. The nitrate of silver acts not only as a caustic, but neutralizes the poison. Mr. Youatt, the celebrated English veterinary surgeon, regarded this as an infallible

preventive if properly and immediately applied. He himself had been bitten many times by rabid animals, but regarded that as a slight circumstance when he could apply lunar caustic.

Sea-Sickness.

An eminent French physician, Dr. Guardes, having heard that American physicians use syrup of chloral as a preventive of sea-sickness, experimented with it on two trips across the English Channel, and with successful results. He compounded a draught, composed of 45 grains of chloral, 50 grammes distilled water, 60 grammes gooseberry syrup, and two drops French essence of peppermint; and took half of the draught when the vessel left the harbor, and the other half on the return trip; and though as a rule affected by sea-sickness when crossing the Channel, he entirely avoided this disagreeable malady, and regards chloral as an efficacious preventive.—*Journal de Therapeutique*.

Colonel Knox, an extensive traveller, says the following prescription has saved him, and many others to whom he has given it, from being sick at sea:

The night before you are to sail, take a blue pill—ten grains—just before going to bed; and when you get up in the morning, take, the first thing, a dose of citrate of magnesia. Then eat your breakfast and go on board, and I will wager four to one that you will not be sea-sick a moment.

How to Treat Sprains of the Wrist or Ankle.

As soon as possible after the accident, get a cotton bandage one or two yards long, and two to two and a half inches wide; wet it in cold water, and roll it smoothly and firmly around the injured part. Keep the limb at rest, exposed

to the air, and continually damp with cold water. The sooner after the accident the bandage is applied, the less pain and swelling there will be; but if pain becomes excessive, care must be taken to slightly loosen the bandage.

What to do in Cases of Sunstroke and Fits.

Sunstroke, which is an instantaneous inflammation occasioned by the sun's rays affecting an enfeebled brain, requires prompt treatment or the patient will speedily die. The approved treatment for sunstroke is, to remove the sufferer into the shade, free the neck from all that binds it, and pour warm water on the head and dash it upon the body, or apply rags dipped in warm water, and renewed every minute. Sometimes it requires an hour or two, before relief is obtained. This, like all other inflammations, is more safely subdued by the use of warm than cold water.

Sunstroke may be prevented by wearing a silk handkerchief or a cabbage leaf, or a wet cloth of any kind, in the crown of the hat. Persons who indulge in stimulating drinks are more liable to sunstroke than others. Laborers exposed to the sun's rays should wash the head in cold water several times a day, and the body with a wet towel every night before going to bed, rubbing sufficiently to cause redness of the skin.

When a man falls in a *fit*, loosen the clothing but keep the head and shoulders raised. Give him plenty of air; the bystanders must not be permitted to crowd around him. He will soon come to himself if let alone, and should then be kept quiet till he is able to go or be removed to his home.

Tetter, Ringworm and Barber's Itch.

Dr. Chase, of Michigan, says he speaks from extensive experience in recommending cigar ashes, as a cure for these complaints. He says, that half of one cigar cured him of itch when a barber would not undertake to shave him. His remedy is as follows :

Take the best Cuba cigar, and smoke a sufficient length of time to accumulate a quarter or half inch of ashes upon the end of it ; then wet the whole surface of the sore with saliva from the mouth, and rub the ashes thoroughly into and all over the sore or eruption ; do this three times a day, and inside of a week all will be smooth and well. A more reliable remedy for itch and tetter is given in the succeeding chapter.

How to Avoid Curvature of the Spine.

In nineteen cases out of twenty, crook-back results from weakness of some of the ligaments and muscles which support and move the spine, or from irregularity of strength in their various parts. The age of curvature is from eight to eighteen ; the subjects most liable to it are delicate children of the upper and middle classes, particularly school-girls. At this tender age, the bones, ligaments and muscles of the spine have not yet acquired that consolidation and firmness which is necessary to support the weight of the head, shoulders and chest. The prevention and remedy for this disease are as simple as is the mode of its production. The muscles must be strengthened by regular exercise ; and that is the best exercise which calls all the muscles on each side of the spine into action. Nothing excels the old *skipping-rope* for the purpose, if used in moderation. The swing of the arms expands the chest and strengthens the respiratory muscles, thereby

giving room for the admission of a larger amount of air to the lungs. The rapid bending of the body and the jump exercise every muscle of the back and hip equally. But the swing-rope and other calisthenic apparatus are also useful. Great fatigue must always be avoided, whether curvature has already taken place or is only impending.

When curvature has already occurred, the patient must not be taken to a quack or a specialist, to have all sorts of irons and cramping bandages applied. Gentle, but frequent and regular, exercise must be used, always short of fatigue; a little skipping, light dumb-bells, or the swing-rope, will answer the purpose better than long walks. The patient must maintain the erect position for a *very short period of time* at once, and then the horizontal position must be resorted to. Alternations of *short* periods of activity with *long* ones of repose, several times a day, succeed the best. For repose, a sofa with a hair mattress, and with a cushion to rest the arms and forehead upon, is far preferable to the old-fashioned back board; or Verral's apparatus may be used. In any case, the patient should lie principally on her face, as the spine is thus placed in a better position for falling into its normal shape than when the supine position is adopted. In this position, the weight of the body is taken from off the spine and thrown upon the chest and abdomen, resting upon the couch.

In this connection, we submit two or three thoughts that seem to be of great practical importance; and the first is in relation to

Cold Water in Disease.

An anonymous writer remarks, forcibly: "It is very doubtful if there is a single possible disease in which the patient should not have cold water *ad libitum*. Oh, how

the babes often suffer for cold water! A nursing babe is given, no matter how thirsty, nothing but milk. The little lips are dry and cracked, and the little tongue so parched it can scarcely nurse, and yet it has nothing but milk to assuage its craving thirst. Try it yourself, mother, when you have a fever, and we are sure that ever after, when your darling is dying with thirst, the teaspoon and a tumbler of cold water will be in constant use."

Uses of Alcohol as a Medicine.

Surgeon-General Hammond said in a recent lecture before the New York Neurological Society, "that alcohol, even in large quantities, is beneficial to some persons, is a point in regard to which I have no doubt, but those persons are not in a normal condition, and when they are restored to health their potations should cease. I have seen many weak, hysterical women drink a pint of whiskey or brandy a day, without experiencing the least intoxicating effects, or even feeling excited by it.

"The exhausted tissue has seemed to absorb it with an energy as though it were the one thing craved, and recovery has been rapid under its use when all other means have failed. I have seen strong men struck down with pneumonia and fever, and apparently saved from the grave by brandy or other alcoholic liquors. I have prevented epileptic seizures by its moderate use. Neuralgic attacks are often cut short by it, and sometimes entirely prevented. It has been efficacious in catalepsy, and in tetanus; it is one of the best antidotes to the bites of poisonous serpents, as I have repeatedly witnessed; in the convulsions of children from teething and other sources of reflex irritation it is invaluable; in the spinal irritation to which women, and especially American

women, are so subject, nothing takes its place, and in certain forms of gastric dyspepsia it must be given if we wish to cure our patients."

Of Pyæmia, which is a dangerous disease and regarded as incurable by many physicians, Mrs. Swisshelm says she cured every case that came under her care in the army hospitals, by rubbing the body externally with alcohol and water, and giving internally milk punch, sherry wine, eggs, and broths.

Keep Ammonia in the House.

No housekeeper should be without a bottle of spirits of ammonia, for besides its medical value, it is invaluable for household purposes. It is nearly as useful as soap, as its cheapness brings it within reach of all. "Put a teaspoonful of ammonia in a quart of warm soap suds, dip in a flannel cloth, and wipe off dust and fly-specks, and see for yourself how much labor it will save. No scrubbing will be needful. It will cleanse and brighten silver wonderfully; in a pint of suds mix a teaspoonful of the spirits, dip in your silver spoons, forks, etc., rub with a brush, and polish with chamois skins.

"For washing mirrors and windows it is very desirable; put a few drops of ammonia on a piece of paper and it will readily take off every spot or finger-mark on the glass. It will take out grease spots from every fabric; put on the ammonia nearly clear, lay blotting paper over the place and press a hot flat-iron on it for a few moments. There is no better remedy for heartburn and dyspepsia, and the aromatic spirits of ammonia is especially prepared for these troubles. Ten drops of it in a wine-glass of water are often a great relief. The spirits of ammonia can be taken in the same way, but it is not as palatable.

"In addition to all these uses, the effect of ammonia on vegetation is beneficial. If you desire roses, geraniums, fuchsias, etc., to become more flourishing, you can try it upon them by adding five or six drops to every pint of warm water that you give them, but don't repeat the dose oftener than once in five or six days, lest you stimulate them too highly. So be sure and keep a large bottle of it in the house and have a glass stopper for it, as it is very evanescent and also injurious to corks."

Also keep a small quantity of

Chlorate of Potash in the House.

An anonymous writer says we have never found anything equal to it for a simple, ulcerated sore throat. Dissolve a small teaspoonful of it in a tumbler of water; then occasionally take a teaspoonful of the solution, and gargle the throat. It is nearly tasteless, and not at all offensive to take, and is hence well adapted for children. Nothing is better than this for chapped or cracked hands. Wash them in the weak solution, and they will soon be well. It is also good for a rough, pimply, or chapped face. It may be had of any druggist. Common salt has been recommended for the incipient stages of the dreaded disease, diphtheria; but we have no doubt this would be better. If some scheming medicine-man should, under a high-sounding Greek or Oriental name, introduce some ingredients to conceal its nature, and expend a hundred thousand dollars in advertising, he might make a fortune out of it, and possibly as honestly as some of the great patent-medicine vendors.

Medicinal Uses of Ice and Vinegar.

In all inflammations, whether internal or external, ice diminishes rapidly the size of the blood-vessels, and thus relieves the pain they give when thus swollen by their pressing against the nerves, which are always in the neighborhood of the arteries of the system. Swallowing ice freely in small lumps is the chief treatment in inflammation of the stomach, and the constant application of ice, pounded fine, and enveloping the head with it by means of a bladder or other contrivance, is said to be the best remedy for that dangerous malady, inflammation of the brain.

To "settle the stomach" when some discomfort is experienced after eating, some persons find relief by taking a pickle, or a little vinegar, which, in its action on food, is more nearly like the gastric juice than any other fluid known. A teaspoonful of vinegar in each glass of water will prevent any ill effects from using the water of limestone localities by those accustomed to other kinds of drinking water.

Hot Water Relieves Pain.

There is scarcely an ache or pain in the whole body which is not soothed or removed by hot water if applied as follows: Dip a piece of flannel or any cloth, of five or six folds or layers, in boiling water and lay it on the painful part, covering it instantly with a dry flannel of which the edges should extend over the wet one an inch or more: as soon as the wet flannel has dried a little, or in about five minutes, slip it out under one edge of the dry cloth and introduce another flannel as hot as can be handled; do this in so adroit a manner as to allow as little cold air as possible to get to the skin touched by the hot flannel;

persevere until the pain is removed. Physicians assert that by this hot-water poultice the most violent, dry, and distressing coughs have been relieved in a few minutes, and some forms of croup subdued in half an hour.

We cannot, perhaps, close this chapter with any observation more practically useful than the following from one of the most prolific writers on health topics America has produced :

The great practical lesson which I wish to inculcate, to be engraven as on a plate of steel, on the memory of children and youth, young men and women, the mature and the gray-headed : *Allow nothing short of fire or endangered life to induce you to resist, for one single moment, nature's alvine call.* So far from refusing a call for any reason short of life and death you should *go at the usual time and solicit,* and doing so you will have your reward in a degree of healthfulness, and in a length of life, which very few are ever permitted to enjoy.

If the love of health and life, or the fear of inducing painful disease cannot induce you to adopt the plan I have recommended, there is another argument which, to young gentlemen and young ladies, may appear more convincing—*personal cleanliness.* [If you suffer yourself to become and remain costive you will smell badly; the breath of a costive child even is scarcely to be endured.]

Cold feet, sick headache, piles, fistulas, these, with scores of other diseases, have their first foundations laid in constipation, which itself is infallibly induced by resisting nature's first calls. Reader, let it be your wisdom never to do it again.

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CHAPTER XV.

CHILDREN AND THEIR DISEASES.

"Nothing can be too insignificant for the attention of the wisest which is not too insignificant to give pleasure or pain to the meanest."—MACAULAY.

CHILDREN, in their health and appearance, are one of the tests of thrift and sources of comfort within a household. To rear up a family of children, strong in body and sound in mind, is about the only evidence that most persons can leave behind them that they have not lived in the world in vain; while puny, nervous, sickly and silly children betray their parents' secret weaknesses, and are living monuments that the laws of health have been somehow violated.*

* Travellers have frequently remarked, that females among the Indian and other uncivilized races bring forth children with far less pain, difficulty and danger than the women in Europe and the United States. The secret of this exemption from the pains of parturition appears to be, according to the views of modern physiologists, that their food consists less of those articles that form bone or osseous matter; and consequently the child, previous to birth, is an elastic, yielding and India-rubber-like substance, easily born. It is believed, therefore, by some, that if white women, during the last three or four months of gestation, were to confine their food principally to ripe fruits and green vegetables, roasted apples, oranges and fresh animal food, with very little bread and butter and no pastries, they would have no more difficulty in bringing forth children than their tawny or copper-colored sisters. Many instances are given in medical works

. Proper Food for Infants.

In infancy, as all through life, food is an object that deserves especial attention. Dr. Combe remarks:

"Take particular care of the food of an infant. If it is nourished by the mother, her own diet should be simple, nourishing and temperate. If the child be brought up 'by hand,' the milk of a new milch cow, mixed with one-third water and sweetened a little with white sugar, should be the only food until the teeth come. This is more suitable than any preparations of flour or arrowroot, the nourishment of which is too highly concentrated. Never give a child bread, cake or meat before the teeth appear. If the food appear to distress the child after eating, first ascertain if the milk be really from a new milch cow, as it may otherwise be too old. Learn also whether the cow lives on proper food. Cows that are fed on *still-slops*, as is often the case in cities, furnish milk which is very unhealthful."

of women who, though they had suffered fearfully in child-bearing so long as they ate what people generally eat, by changing their food to fruits and articles not containing bone-making elements, brought forth their children with so little difficulty that, had they not been influenced by custom, they could have resumed their duties the next day.

It is greatly to be deplored that science has not discovered some certain method of regulating the number of offspring; so that parents need not have more children than they want or can care for; or rather, it is greatly to be deplored that this

information is now possessed mainly by the wealthy and intelligent, who may or may not need it, while it is withheld from the poor, feeble and diseased who do need it. All theories for the improvement of society are mere vapor, so long as there are born into the world every day thousands of children who should never have been born, and who of necessity must become a curse to their fellows. "Fools die for want of wisdom," and thousands of feeble women are dying slow deaths daily; households are wrecked, and idiots are multiplied, for want of an item of scientific knowledge which every husband and wife ought to possess.

Dr. Clarke, physician in ordinary to the Queen of England, adds: "There is no greater error in the management of children, than of giving them animal food very early. Children so fed become very liable to attacks of fever and inflammation, affecting particularly the mucous membranes; and measles and other diseases incident to childhood are generally severe in their attacks."

Condensed Milk for Infants.

Many mothers are now using "Condensed Milk" for their infants, and when perfectly pure, it is well suited for the purpose. Dr. Cuibourt, of the French Academy, says, "Cow's milk with the addition of its weight of water and a little sugar is as nearly as possible equal to woman's milk." The "Condensed Milk" diluted with seven to nine parts of water exactly answers this description, and as it keeps sweet for a length of time without any tendency to sourness and without undergoing any chemical change, "it is superior as food for infants even to the present ordinary milk."

How to Treat Young Infants.

On the birth of an infant light should be excluded from its eye for an hour, and when dressed it should be put to the breast, for though the secretion of milk may not have taken place, the effort will promote it and do the child good. The mother's milk is the only food the infant will require for months, and it should not be spoon-fed until it begins to cut its teeth.

Food from the first should be given at stated times, and with punctual regularity. A mother when healthy should suckle her own child, and if unable to do so, a wet nurse of good health and morals should be selected. She should

be careful to have milk in good supply, and it should be of an age and quality suited to nourish the child. It should have a blue thin appearance, and sweet to the taste; it is not likely to be good when thick and yellow, and if the milk is not good the child will cease to thrive. Suckling infants at the breast exercises all their muscles, and the effort does them good, far more than taking food in any other way. The saliva promoted in suckling is carried into the stomach with the food and is a great aid to digestion.

Mental emotions have a direct influence on the secretions of the milk, and suckling mothers should be careful to avoid agitations as much as possible, or the heat of the milk may affect the bowels of the child and perhaps cause convulsions.

What is the proper period for *weaning a child* seems not to be definitely settled—some say six months, others twelve; but we think, when circumstances admit of it, and the mother is healthy and careful, it is better to continue the nursing until after the second summer, which is always a critical period in a child's existence. Infants should be weaned gradually, not suddenly, and rubbing the nipple with some innocent caustic solution, as a little powdered aloes made into a paste with a few drops of water, will soon give them a distaste for the breast. It is a good plan for a mother to send her infant away, or leave home herself for a week or two, in order to wean it.

The drink of young children at meal times should always be hot, but not hot enough to injure the teeth, and some very serious maladies result from eating cold food, in cold weather, for a long time. The very young and the very old are deficient in heat, and this should be supplied to the stomach by warm drinks. A good drink for young

children is known as *Cambrie tea*, which is made by pouring half a cup of hot milk into half a cup of boiling water, adding as much sugar as is agreeable. This resembles the *eau de Sucre*, or sweetened water, so popular on the Boulevards of Paris.

A very good *pap*, for infants not old enough to eat meat, is made as follows :

Put a tablespoonful of flour into a pap saucepan, to which add by degrees two gills of milk, mixing it into a very smooth batter with a wooden spoon : place the saucepan upon the fire, let it boil ten minutes, keeping it stirred the whole time or it is liable to burn or become brown ; then add about half an ounce of sugar and a little salt ; put it into a basin and it is ready for use. A little butter is also very good in it.

Soyer says that he has known a very robust man to make a hearty dinner of two plates of this pap by introducing bread into it.

Bread and milk is a good breakfast dish for infants of twelve months old. The bread should be cut into slices, the milk heated to the point of boiling and poured over the bread, the cup covered and allowed to stand for five minutes. This is better than to boil the bread and milk together, or to break bread into cold milk. When children are delicate, *porridge* is often preferable to bread and milk. Put two tablespoonfuls of Scotch grits or oatmeal in the milk saucepan, and pour over it half a pint of milk : let it boil ten minutes, keeping well stirred ; add a small piece of butter and a little sugar, and the porridge is ready for use.

Dr. John Hunter, one of the most eminent of English physicians, summed up the proper treatment of infants by saying, "Give them a plenty of milk, a plenty of sleep, and a plenty of flannel."

What to do when a Baby Cries.

[Whenever an infant begins to cry, without any apparent cause, by day or night, says Mrs. Henry Ward Beecher, let your first act be to examine its clothing, loosen it, remove the pins, or untie the strings, and see if the lungs have full space to expand, and the body a chance to move every limb and muscle. Rub the body gently with your warm hand, particularly the back, lungs and bowels, to promote the circulation which the barbarous swaddling-bands have all day impeded. Try this remedy particularly at night, and unless you again "put on the screws," in most cases your baby will fall into a peaceful slumber and you may hope for unbroken rest.

But though the garments may be all properly adjusted it may be suffering from cold. Touch the little blue hands, and you will find them like ice; take the child in your lap, draw your chair to the fire, heat a blanket and wrap about it, lay it on the stomach, across your lap, shake out the foolishly long robes, and hold its toes to the fire till warm. Many a child who has cried for hours will, under this simple treatment, in a few minutes be fast asleep.

Endeavor to imagine yourself in an infant's place when it manifests symptoms you do not well understand. You wrap its hands and feet so closely, when you lay it down to sleep, that it cannot stir; could you remain two hours thus fettered without becoming cramped and full of pain? Loosen the wrappings; shake up the pillow, and turn it over occasionally (and by the way a good *hair pillow*, not too full, and well beaten every day, that it may not become lumpy, is far more healthful for any child than feathers). If awake, change its position; or if it has lain long, take it

up, toss it gently and play with it a while to give it a pleasant variety, and cause the blood to circulate freely through the whole body.

If these simple methods do not pacify a crying child it is very probable that some of the above-mentioned causes have produced *colic*, but do not give the simplest medicine till you have tried what virtue there is in an injection of tepid water. Unless the crying indicates the beginning of some acute disease, we have invariably found the effects almost magical, and in no case will it be hurtful.]

We may add to these excellent suggestions, that infants often cry because they are tormented with thirst, which most nurses and mothers do not gratify. They suppose the crying proceeds from hunger, and the breast milk is given, but this does not satisfy. Dr. Dewees says, that he has often seen infants, when seeming to suffer exquisite agony, rendered perfectly quiet and easy by a draught of cool water.

What Crying sometimes Indicates.

The crying of a child will often indicate to an experienced medical man the nature of the trouble. The cry of teething, says Dr. Chavasse, is a fretful cry: the cry of earache is short, sharp, piercing, and decisive, the head being moved about from side to side, and the little hand being often put up to the affected side of the head; the cry of bowel-ache is also expressive—the cry is not so piercing as from earache, and is an interrupted straining cry, accompanied with a drawing up of the legs to the belly; the cry of bronchitis is a gruffy, phlegmatic cry; the cry of inflammation of the lungs is more a moan than a cry; the cry of croup is hoarse, and rough, and ringing, and is so characteristic that it may truly be called “the

croupy cry," moreover he breathes as though he breathed through muslin; the cry of inflammation of the membrane of the brain is a piercing shriek—a danger signal—most painful to hear; the cry of a child recovering from a severe illness is a cross, and wayward, and tearful cry; he may truly be said to be in a quarrelsome mood; he bursts out without rhyme or reason into a passionate flood of tears; tears are always in a severe illness to be looked upon as a good omen, as a sign of amendment; tears, when a child is dangerously ill, are rarely if ever seen.

Proper Treatment in Childhood.

During infancy children should be encouraged to sleep, and to promote this object light should be excluded from the bed-room as much as possible, the bedding should be soft, the blankets fine and the counterpanes very light; the pillows should be small and not made of feathers, as they are too heating to the head. A good pillow for infants may be made of cotton-batting, enclosed in ticking, with threads run through it to keep the batting in place or from forming knots.

Towards evening the child should be kept active and wakeful, so that its rest during the night may be prolonged and undisturbed. Mothers will save themselves a world of trouble by not accustoming their babies to be rocked to sleep either in the cradle or in the arms. Young mothers are apt to err in this way, and bring upon themselves a vast deal of unnecessary trouble, and then resolve never to have any more children. A child, if placed in a crib or bed, without being rocked, will probably cry at first, but an hour's cry will not hurt it and it will soon get into the habit of going to sleep, especially if stated times are ad-

hered to. During teething, children are always restless and fretful, but medicines should be administered with caution, and if the gums show indications of festering, or white spots, a physician should be called in, who will probably lance them.

Nothing tends so much to promote the comfort and the health of children as frequent bathing—in winter in warm or tepid water—but the operation should not be prolonged so as to weary or give pain, and the towels used in drying should be soft.

Teething children, says Dr. Hall, have often been cured of looseness of bowels by being allowed to chew the rind of bacon freely with some of the fat attached, and they chew it greedily; it seems to have a beneficial effect on the gums.

When a child has taken cold it is a good plan to spend five or ten minutes two or three times a day in rubbing into the whole breast, with a soft warm hand, about ten drops of common sweet-oil. The doctor just quoted thinks if such a course were promptly taken the moment a child is observed to be not as well as usual, *nine-tenths of the ailments of children would be averted*. It has a powerful influence in helping nature to cure the very worst forms of diseases to which childhood is liable.

When children have cut their teeth they should be allowed a variety of nutritious but easily digested food—no pork, veal, fried or greasy meats—and whatever meat is given should be cut fine or minced to facilitate mastication; *white crushed wheat*, boiled and sweetened should form a staple article in their diet.

In the nursery or room where children play, fenders should be placed around the stove, the furniture should have

rounded, not sharp corners, and the windows should be well guarded to prevent accidents; a panelling of black-board is very suitable for a nursery. Parents are often ambitious to see their infants walk early, and this is the cause of the bow or curved legs and weak ankles so frequently seen. Children should be encouraged to crawl, but all are not prepared to walk at the same age, and this is a matter they can best regulate for themselves.

The clothing of infants should be warm, light, and free from compression. The practice of leaving children's limbs bare, especially in cold weather, which some parents adopt, is cruel as well as unsightly. The shoes should fit easily, and care should be taken that they do not become too short before they are worn out. Tight shoes are as torturing as tight-lacing.

It is very unsafe to change the winter clothing of children before the first of May, or to permit them to remain at any season out in the night-air. A well-known physician remarks, that if children were sent to bed within half an hour after sundown and not allowed to go out of doors in the morning until they have had a plain hearty breakfast, "half the diarrhoeas, and summer complaints, and croups, which desolate our hearths and hearts so often in summer time," would be prevented.

Parents should compel each of their children, who are over five years of age, to go to a good dentist twice a year and have their teeth examined, and the first symptom of decay removed, and thus children will be spared much suffering and have reason for gratitude during life.

[The *London Sanitary Record* condemns the following as common faults in the treatment of young infants:

When they first wake up it is no uncommon thing to

have a candle flared before their eyes to amuse them with the "pretty red light;" then, perhaps, they are jumped, screamed or whistled at, tossed up in the air so violently that their nerves are thoroughly shaken. At other times the infants are "poked in the ribs," unclean fingers are thrust into their mouths, whether the poor things like it or not, or they may be tickled into spasms, or "bo-peeped" at so vigorously as to thoroughly scare them, if it does not induce St. Vitus' dance. Should the poor, helpless victim scream, which is the only protest it can make, it is libelled by being called fractious, and perhaps dosed with soothing syrup.

Other kind friends of the baby will, in the most thoughtless manner, kiss and hug the poor little victim, even when suffering themselves from sore throat or colds, and so entail an unknown amount of evil on the child, simply from want of common thoughtfulness. If some of these boisterous nurses and friends would remember that a very little violent excitement goes a long way with infants, they would save them much needless suffering, both in the present and in the future. Rest and quietness are the chief things they require, and yet seldom get, especially in a large family, or where there are many friends who take their turn to tickle and amuse the victim into a sort of hysterical spasm, and then think him or her happy. Again, in playing music to them, the most noisy and startling tunes are generally selected, to the acute torture of the sensitive tympanum, instead of those airs which are most soothing and gentle.

These are a few of the many needless sufferings to which children are thoughtlessly exposed. Another very common source of torture is carelessness in wheeling the perambu-

lator. In street crossings these vehicles are more often than not allowed to bump down the full height of the curbstone, and then driven full tilt against the opposite curb. Such shocks try severely the spine and nerves of the tender infants who are unfortunately consigned to the mercies of a careless nurse. We once heard of a baby who was reported to have said, "How stupid parents are!" and if that infant prodigy should live to be a hundred it would never say a truer thing of the majority of fathers, mothers and relatives in general.]

Physical Defects.

In infancy or childhood is the proper time for removing all physical blemishes or imperfections, such as hare-lip, bad teeth, club-foot and the like. On these subjects, as Dr. Tichnor remarks, parents too often allow themselves to be governed by wrong motives; they start at the idea of causing pain to an infant, not thinking that their tenderheartedness will cause his feelings to be pained through a long life; and because a blemish or deformity does not seem particularly disagreeable to parents, they, therefore, conclude it is not so to others. Children, when they arrive at maturity, do not thank their parents for this misplaced tenderness, and would cheerfully endure almost any suffering to rid themselves of physical imperfections which could easily have been removed in childhood.

Infantile Diseases.

It often happens that within a few weeks after birth a child is affected with a common disease of the skin, called the red gum, or red spots on the breast, back, and loins. It will often disappear without treatment, or after taking

a slight dose of aperient medicine. There is another skin affection with a red blush and slight excoriation, arising from want of cleanliness or the rubbing against each other of such parts as the thighs or arms. The best remedy is to wash gently with Castile soap, and use a little zinc ointment.

Vomiting is very common, and often arises from repletion, and in very young children ordinarily needs no treatment. The soured milk may be the cause, and in older children may be cured by two or three grains of powdered ipecacuanha in a little water. Should this not answer, send for the doctor.

Colic is a very common affection among children. Some infants are constantly tormented with colic for the first three or four months of their life, but probably a proper attention to clothing and food from the beginning will prevent these unpleasant visitations. Simple remedies will frequently remove the malady. Give the baby a teaspoonful of *soda mint* every hour or two, and it will be relieved. Place a warm flannel over the bowels and be sure that the feet and hands are warm. Sometimes a few teaspoonfuls of catnip tea will be effectual. A warm foot-bath or an injection of warm water with a little sweet-oil or soap in it are good remedies.

Worms may often be suspected to exist in the intestines, and are characterized by many and varied symptoms, of which the most certain are: irregular appetite, and craving for food after a meal, bowels one time relaxed and again costive; the child is feverish, often picks its nose or grinds its teeth, has fetid breath and often a livid circle under the eyes. Finding worms in the stool, however, is the only positive proof. There are several kinds of worms, of which the principal are the thread or common seat worm,

and the long worm. Thread worms, which lodge in the lower part of the intestines, may be removed by injections of cold water, or a little aloes in water, or an infusion of quassia, or lime-water. Oil of chenopodium given, say, two drops in syrup, three times daily, will destroy *seat* worms.

Santonin is almost a specific for long worms; say, one or two grains every four hours. This is a favorite remedy in Germany, where it is known as the *German Worm-Seed*.

Children troubled with worms should have plenty of salt in their food, and be induced to partake freely of boiled onions.

Thrush is an inflammatory disease of the mouth and a name given to several diseases of a similar character, but distinct. It consists in small white vesicles inside of the mouth, or on the tongue, or inside the cheeks, and is usually accompanied with some derangement of the digestive organs, loss of appetite or diarrhœa. The child sucks with difficulty and pain, and the mouth is sore. It may be cured by the use of a little magnesia, and a lotion composed of borax, two drachms, in an ounce of glycerine, applied frequently by means of the finger on the parts affected.

Convulsions or *fits* frequently attend difficult teething, and are very alarming to inexperienced parents. As soon as a child has the symptoms of an attack it should be placed in a warm bath or tub of warm water, and cold water applied to the head if hot, and friction all over the body. When there is a succession of convulsions, with hours of interval between, there is danger, and a physician should be called in, who will probably lance the gums and order an enema composed of one tablespoonful of salt, one

of olive-oil, and a teacupful of gruel to be administered until the bowels are well opened.

Irritant or Remittent Fever in infants, arising from disordered digestion, is very common between the ages of two and six. The symptoms are a dry burning skin, quick pulse and flushed face, redness of the eyes, headache, thirst, restlessness, and delirium. A child two years old should receive an emetic of five grains of ipecacuanha, and a dose of castor-oil. The warm bath will be useful, and the child will, it is likely, get better in a few hours, after a peaceful slumber. Abstinence is recommended, and a physician will probably not be needed. In this disease, after whooping-cough, scarlatina, or measles, more attention is required, and medical advice is necessary. If such is not at hand, use the warm bath, diet of barley-water, arrow-root, etc.

Croup.

This is a disease that frequently attacks children at night, and is distinguished by a peculiar resonant, barking sound from the throat, which any one who has once heard will never forget. Hoarseness is one of the earliest symptoms of croup. If treated properly in its first stage it is rarely dangerous; if allowed to pass to the second stage it is frequently fatal. Promptness in treatment is very essential. Every family with children should have a bottle of some kind of emetic in the house, as ipecacuanha syrup, or tinctures of lobelia and blood-root, equal parts; and as soon as a child shows symptoms of croup, apply hot water to the throat for fifteen or twenty minutes with a sponge or soft cloth, and give an emetic until vomiting takes place. Dr. Simpson, of Philadelphia, recommends powdered alum mixed in syrup, as the most efficient and least dangerous emetic; it can be given in

half-teaspoonful doses, repeated every twenty minutes until vomiting takes place. He says no family containing young children should be without powdered alum and syrup of ipecac.

In *child-crowing*, or *spurious croup*, which sometimes occurs during teething, and which is very dangerous if not instantly relieved, the proper treatment is to imitate artificial respiration as soon as the paroxysm is upon the child, then put his feet and legs into *hot* water with salt and mustard in it; and, if necessary, place him up to his neck in a hot bath, still dashing water upon his face and head. If he does not quickly recover his breath, sharply smack his back and buttocks. The doctor when he arrives will probably lance the gums and prescribe some simple remedy. Regulate the diet, and watch the child, for the spasm is liable to recur, and may be instantly fatal.

Measles.

In the treatment of measles ordinarily very little medicine is required. Castor-oil may be given to keep the bowels open.

Children with the measles should not have their usual food, but plenty of warm milk and water, and as many roasted apples as they want. Warm teas of elderberry blossoms, sweet marjoram, or sage, may be used, until the rash is well defined. Keep the room moderately warm and of an equable temperature, not one hour hot and the next cold. Remember, children sick with the measles should be kept tolerably warm, while in small-pox the air which surrounds them should be cold rather than warm. To allay the itching which comes when the spots begin to disappear, powder with violet powder. When the breathing is short, and the wheezing is great, fifteen drops of

ipecacuanha wine mixed with simple syrup and water should be given every two hours. Some physicians say that even in a mild case of measles and in favorable weather, a child should not be allowed to leave the house under a fortnight.

Mumps

Is a contagious disease, indicated by swelling and inflammation of the large salivary glands situated just in front of the ear, near the joint of the lower jaw. The peculiar appearance and irritable temper induced have given the name of mumps to this disease.

The treatment is simple, and friction with soap or camphor liniment will ordinarily cause mumps to disappear in four or five days, leaving not a trace behind. An oatmeal poultice, or a bag containing bran heated, may be applied at night. When the mumps show symptoms of migrating from the glands of the neck to the scrotum, call in a good physician.

Whooping-Cough.

Whooping-cough cannot be entirely cured until it has run its course, but it can be greatly mitigated by the use of proper remedies. Dr. Dailey says he has successfully treated more than one hundred cases by the following syrup:

Take the strongest West India rum.....	1 pint.
Anise oil.....	2 ounces.
Honey.....	1 pint.
Lemon juice.....	4 ounces.

Mix. Dose for children one teaspoonful with as much sugar and water, three or four times a day; for adults one tablespoonful.

The physicians in Philadelphia prescribe nitric acid, chloral and bromide of ammonium, one grain for each

year of the child's age; and these remedies and judicious diet will greatly relieve the distressing spasms. If restless at night, give the child a warm bath.

To relieve soreness in the chest rub it with the following mixture:

Half an ounce of oil of amber; half an ounce of oil of cloves; one ounce of olive oil; and two teaspoonfuls of laudanum. The diet to consist principally of barley water and whey.

Dr. Delamere says whooping-cough may be simply and quickly cured, "if the child take, morning, noon, and night, a dose of *finely-ground alum* mixed in a small quantity of powdered sugar for three or four days. The dose varies from one to two grains, according to the age of the child, and goes on gradually increasing. If necessary, after the fourth day a child eight years old must take seven grains of ground alum three times a day. Milk diet must be abstained from, and all draughts of *cold air* carefully avoided."

When whooping-cough is not cured within a month, try a change of air, even from a pure country air to the air of a smoky, gas-laden town. Some persons assert that the *best* remedy for an *obstinate* case of whooping-cough is for a child to live the great part of every day in *gas-works*. Sea-breezes will often as by magic drive away the disease.

Dr. Valentine Mott strongly recommended the following prescription for whooping-cough:

Dilute hydrocyanic acid.....	6 drops.
Extract of belladonna.....	2 grs.
Paregoric elixir.....	3 drachms.
Syrup of balsam of tolu.....	1 ounce.
Water.....	3 ounces.

Mix. A teaspoonful three or four times daily.

Cholera Infantum.

This is commonly known to mothers as summer complaint, and at its commencement can, in most cases, be relieved by simple treatment. The patient should be put to bed, and a mustard plaster placed over the stomach and bowels. A small lump of ice should be given every few minutes, and take of this mixture:

Husband's magnesia, and aromatic spirit of ammonia, one teaspoonful of each, mixed and shaken in a bottle, with one-half tumblerful of peppermint water—a teaspoonful every twenty minutes. This is for common summer complaint or *Cholera Infantum*, and to be given at its commencement.

Diarrhoea.

Very many children as well as grown persons die annually of this disease, who might be saved by the use of the proper remedies. Rest in bed is the first requisite to effect a cure, in this and all other bowel disorders. If locomotion is compulsory, the misfortune of the necessity may be lessened by having a stout piece of woollen flannel bound tightly around the abdomen, so as to be doubled in front, and kept well in its place. Take a teaspoonful every three or four hours of the following

DIARRHOEA DROPS—Tincture of rhubarb, and compound spirits of lavender, of each four ounces; laudanum, two ounces; cinnamon oil, two drops; mix. In very bad cases it might be well to use after each passage an injection, composed of new milk, with thick mucilage of slippery elm, of each one pint; sweet oil, one gill; molasses, one-half pint; salt, one ounce; laudanum, one drachm; mix, and inject what the bowels will retain.

In all bowel complaints the only remedy, however, that is

worthy the name of specific, is a tea made of the bark of the sweet gum tree (liquid amber), that grows all over the United States, south of latitude 41°. It is said to be an invaluable medicine for children.

Diphtheria.

A physician of Jersey City, who claims that he has treated two hundred and ninety-three cases of diphtheria, within three months, without losing a single patient, though a majority of his cases were of the worst or malignant type of the disease, has published an outline of his treatment, which is as follows :

[Our first treatment is directed to destroying the fungoid virus which is deposited in the throat, bronchial tubes, or both : apply with camel's-hair pencil chromic acid, properly diluted, to every patch of diphtheritic membrane within your reach ; give inhalations regularly by means of Codman & Shurleff's steam atomizer of preparations containing lactic acid, aqua calcis, and chlorate potassa. If the patient is old enough, let him gargle his throat also with the above.

The effect of the atomizer is, that no matter how young the patients, every breath they draw will deposit the antiseptic spray directly upon the diphtheritic membrane, or the fungoid virus, where membrane is not deposited, thereby destroying and neutralizing its poisonous influence on the system, and controlling the spread of the disease, no matter how deep down in the bronchial tubes it may have reached. From the commencement give the most nourishing fluids, consisting of milk punch, Wommel's extract of malt ferrated, in milk and wine ; ale, syrups lactate ferri ; by this means we prepare the system to stand the debilitating influence of the disease which may follow.

To the throat apply cloths wet in cold water; if there is much inflammation use ice-water; if there is great swelling, endangering closure of the throat, use ice cracked fine and applied by means of a rubber ice-bag; this always relieves; also give small lumps of ice to hold in the mouth. When diphtheritic membrane is shedding off, there is at times great hemorrhage; the patient may bleed to death if it is not stopped shortly. A preparation of per chlor. ferri, used in a steam atomizer, will stop it immediately when nothing else can reach it. Never be without it.

Give directions, if patient in your absence suddenly turns cold and has a livid expression about the face, with very feeble pulse, evidencing danger of collapse, to give brandy freely and apply mustard and heat to extremities, with free rubbing of body with stimulating liniment or heated spirits. The third danger arises principally from weakness of the heart's action and albuminous deposits in kidneys, the latter inviting uramic poisoning, which causes coma, convulsions and death. Electricity in both cases will assist in removing the trouble.]

Diphtheria is decidedly contagious, and when one child in a family is taken down with it, the rest should be removed.

Earache.

Some children suffer exceedingly with pain in the ear, but generally instant relief may be had by dropping into the ear a little *ether combined with almond oil*, or applying a small flannel bag, filled with salt heated, or a hog's bladder partially filled with hot water. A bladder is the most effective instrument for applying moist heat, as it adapts itself to all the little inequalities of the external ear.

Among the domestic remedies for earache is this: put boiling water with a little soda or laudanum in it into a

teapot, and hold the spout as near the ear as can be endured; keep a shawl or other covering around the head, and over the teapot, so as to confine the steam.

Another remedy is to take the heart from a roasted onion, cool it, and dip in sweet oil and laudanum, press the onion slightly into the ear, and tie a handkerchief around the head. Avoid all *cold* applications.

Burns, Scalds, etc.

Molasses, carbolic acid, flour, or the white of an egg well beaten up in a tablespoonful of lard, are good to relieve the pain of a burn. For serious burns, the following salve has proved excellent, curing without blistering, or leaving a scar.

Take equal parts of turpentine, sweet-oil, beeswax; melt the oil and wax together, and when a little cool, add the turpentine, and stir until cold; apply by spreading on thin cloth—linen is the best. This is also good for chaps on hands or lips, or sore or cracked nipples.

To Cure Itching Feet from Frost Bites.

Take hydrochloric acid, one ounce; rain water, seven ounces; wash the feet with it two or three times daily, or wet the socks with the preparation, until relieved.

Itch.

A quaint writer says, "that about five dollars worth of advertised ointment will help the itch wonderfully, but a warm bath, a very coarse towel, and a few applications of *dry sulphur in powder*, which will cost five cents, will cure the trouble."

This may do for the common or dirty Itch, which comes between the fingers, but for the regular Psora, or "seven

years' itch," which is much more common, even among people of good circumstances, than most persons suppose, nothing will succeed so well as *red precipitate*, in lard or butter. Dr. Chase says the following ointment will cure all cases of "the Itch," and also pimples, blotches, etc.:

Unsalted butter, one pound; Burgundy pitch, two ounces; spirits of turpentine, two ounces; red precipitate pulverized, one and one-quarter ounce; melt the pitch, and add the butter, stirring well together; then remove from the fire, and when a little cool add the turpentine, and lastly the precipitate, and stir until cold.

Dr. J. F. Bird, of Philadelphia, who has been remarkably successful in curing cutaneous diseases, uses for the Itch the following ointment: Red precipitate, one ounce; Venice turpentine, half ounce; simple cerate or unsalted butter, one quarter pound.

Even tetterous affections are often readily cured, by the application of this ointment.

Hiccough

Is generally of such a trivial nature as not to require interference. But should it be severe, give four or five grains of calcined magnesia, with a little syrup, and anise-seed water. Hiccough may generally be traced to over-eating.

Scarlet Fever

Is one of those diseases that are very much dreaded when they make their appearance in the household, though it is by no means so fatal as is generally supposed. With proper treatment and careful nursing there is really very little danger to be apprehended from scarlet fever, unless it be of the malignant type. In order to distinguish a case of scarlatina from other eruptive diseases, as measles,

erysipelas, etc., a French physician has discovered a very simple method; that is, by drawing the back of the nail or a penholder along the skin where the eruption is situated; and if a *white line* appears, or, in other words, if the skin is observed to grow pale, and to present a white trace which remains for one or two minutes or longer, then disappears, that is scarlatina.

It was the opinion of Dr. Sydenham that scarlet fever is oftentimes fatal "through the officiousness of the doctor;" and Dr. Chavasse says a truer remark was never made. The following plan of treatment has proved successful in so many cases, that, it is believed, if carefully observed, any ordinary case of scarlet fever may be cured by it and without leaving any ill consequences behind.

1. For the first five or six days, keep the room cool, thoroughly ventilated, and scant clothes on the bed.

2. Note carefully and warily when there is a change in the temperature of the skin, and the patient feels chilly, then instantly close the windows and put extra covering on the bed.

3. Apply to the throat a barm and oatmeal poultice, changed three times a day, and give every four hours a tablespoonful of the following mixture:

Diluted sulphuric acid.....	1 drachm.
Simple syrup.....	1½ ounce.
Infusion of roses (rose leaves and boiling water).....	4½ ounces.

[The sulphuric acid in the mixture is regarded by some physicians as a *specific in scarlet fever* as much as quinine in ague.]

4. Administer no opening medicines for the first ten

days at least ; and no leeches, blisters, emetics, spongings or painting the tonsils with caustic.

5. Keep the patient on a low diet for the first few days, but give cold water freely.

6. The patient must not leave the house in the summer under a month ; in the winter under six weeks.

[This is the plan of treatment recommended. Dr. Chavasse, of Birmingham, England, who has written a paper on the *Treatment of Scarlet Fever*, which has been widely copied into medical journals, and as he claims to have been remarkably successful in his treatment, and the subject is a very important one, we will give his directions in full. He says :

Pray pay particular attention to my rules, and carry out my directions to the very letter—as I can promise you that if the scarlet fever be not malignant, the plan I am about to recommend will, with God's blessing, be generally successful.

What is the first thing to be done? Send the child to bed ; throw open the windows, be it winter or summer, and have a thorough ventilation ; for the *bed-room must be kept cool*—I may say cold. Do not be afraid of fresh air, for fresh air, for the first few days, is essential to recovery. *Fresh air and plenty of it, in scarlet fever, is the best doctor a child can have* ; let these words be written legibly on your mind. Take down the curtains of the bed, remove the valance.

If it be summer time, let the child be only covered with a sheet : if it be winter time, in addition to the sheet, he should have one blanket over him.

Now for the THROAT.—The best *external* application is a barm and oatmeal poultice. How ought it to be applied and how made? Put a half teacupful of barm into a saucepan, put it on the fire to boil ; as soon as it boils take

it off the fire, and stir oatmeal into it, until it is of the consistence of a nice soft poultice; then place it on a rag and apply it to the throat; carefully fasten it on with bandage, two or three turns of the bandage going round the throat, and two or three over the crown of the head, so as nicely to apply the poultice where it is wanted—that is to say, to cover the tonsils. Tack the bandage; do not pin it. Let the poultice be changed three times a day. The best medicine is the acidulated infusion of roses, sweetened with syrup: diluted sulphuric acid, one drachm; simple syrup, one ounce and a half; infusion of roses, four ounces and a half; let the infusion of roses be made merely with the rose leaves and boiling water—a tablespoonful to be given every four hours. It is grateful and refreshing, it is pleasant to take, it abates fever and thirst, it cleans the throat and tongue of mucus and is peculiarly efficacious in scarlet fever; as soon as the fever is abated it gives an appetite. My belief is *that the sulphuric acid in the mixture is a specific in scarlet fever*, as much as quinine is in ague, and sulphur in itch. I have reason to say so, for, in numerous cases, I have seen its immense value. Now with regard to food.—If the child be at the breast, keep him entirely to it. If he be weaned, and under two years old, give him milk and water and cold water to drink. If he be older, give him toast and water, and plain water from the pump, as much as he chooses; let it be quite cold—the colder the better. Weak black tea, or thin gruel, may be given, but not caring, unless he be an infant at the breast, if he take nothing but cold water. If the child be two years old and upwards, roasted apples with sugar, and grapes will be very refreshing, and will tend to cleanse both the mouth and the throat. Avoid broths and stimulants of every kind. When the appetite returns you may consider the patient to be safe. The diet ought now to be gradually improved. Bread

and butter, milk and water, and arrow-root made with equal parts of new milk and water, should for the first two or three days be given. Then a light batter or rice pudding may be added, and in a few days afterward, either a little chicken or a mutton-chop.

The essential remedies, then, in scarlet fever, are, for the first few days: (1) plenty of fresh air and ventilation; (2) plenty of cold water to drink; (3) barm poultices to the throat; and (4) the acidulated infusion of roses' mixture as a medicine.

Now, then, comes very important advice. After the first five days, probably five or six, sometimes as early as the fourth day, *watch carefully and warily, and note the time the skin will suddenly become cool*, the child will say that he feels chilly; now is the time you must change your tactics—*instantly close the windows, and put extra clothing, a blanket or two, on his bed.* A flannel night-gown should be now worn next to the skin, until the dead skin has peeled off, when it should be discontinued. The patient ought, however, to wear in the daytime a flannel waistcoat. His drinks must now be given with the chill off; he ought to have a warm cup of tea, and gradually his diet should, as I have previously recommended, be improved. There is one important caution I wish to impress upon you: do not give opening medicine during the time the eruption is out. In all probability the bowels will be opened; if so, all well and good; but do not, on any account, for the first ten days, use artificial means to open them. It is my firm conviction, that the administration of purgatives in scarlet fever is a fruitful source of dropsy, of disease, and death. When we take into consideration the sympathy there is between the skin and the mucous membrane, I think that we should pause before giving irritating medicines, such as purgatives.

The irritation of aperients on the mucous membrane may cause the poison of the skin disease (for scarlet fever is a blood poison) to be driven internally to the kidneys, to the throat, to the pericardium (bag of the heart), or to the brain. You may say, Do you not purge if the bowels be not open for a week? I say emphatically, No! I consider my great success in the treatment of scarlet fever to be partly owing to my avoidance of aperients during the first ten days of the child's illness. If the bowels, after the ten days, are not properly opened, a dose or two of the following mixture should be given: take of simple syrup, three drachms; essence of senna, nine drachms: to make a mixture. Two teaspoonfuls to be given early in the morning occasionally, and to be repeated in four hours, if the first dose should not operate.]

These directions are plain, practical and based upon extensive experience in the treatment of scarlet fever; but there is one thing omitted, which physicians in Philadelphia regard as very important—and that is, to anoint the body all over, two or three times daily, with some fatty substance, as bacon or ham fat. This allays irritability, and is found to be very beneficial to the patient.

The late Simon Gartland, of Philadelphia, was in the habit, for many years, of distributing the following directions for use in cases of scarlet fever and typhus fever, and said he never knew a death to occur when they were followed:

Put one peck of charcoal in a furnace and burn the gas off in the open air; take it to the sick-room, and sprinkle over it gradually about five pounds of common brown sugar; then sprinkle over this one gallon of cider vinegar. It should be tried every day for three days to make it effectual. Of course medical advice is required besides.

CHAPTER XVI.

SLEEP AND ITS APPLIANCES.

"The real cause of sleep has been a matter of much guessing and speculation with medical men, and even very learned philosophers have disagreed in opinion on the subject. Napoleon, whose genius seemed capable of seizing every subject of contemplation with giant grasp, remarked, while distinguishing between *sleep* and *death*, that sleep was the suspension of the *voluntary* powers of man, and death was the suspension of those that were *involuntary*."—DR. GUNN.

 F all medicines for the cure of most of life's ailments, the best is sleep. It is what Shakspeare called it,

"The death of each day's life, sore labor's bath,
Balm of hurt minds, great nature's second course,
Chief nourisher in life's feast."

One-third of nearly every man's life is spent in sleep; and to many of the busy dwellers in cities, home has no other meaning than a place in which to sleep.

Proper Time to Sleep.

In former times, it was supposed that six hours passed in sleep were sufficient to recruit the wasted powers of man; but modern physiologists think eight hours little enough for the majority of grown-up persons, especially those whose nervous waste is great, whether occasioned by anxieties in business or study. Children should be allowed a larger quantity of sleep than adults, in proportion to their

youth. Up to six or seven years of age, they require, in winter, twelve hours; in summer, an hour less. From this age to fourteen or sixteen, nine or ten hours may be allowed; and so, gradually diminishing to the eight hours, as above stated. Women are supposed to require more sleep than men. This is only partly true. Those who have the cares of a family, perhaps the duties of child-bearing and nursing in addition to the routine of the household to undergo, may take an hour extra with advantage; but ladies in society, and young females employed in indoor labor, frequently require less sleep than men.

As so much of our short lives is passed in bed, it becomes an important question for thrifty housekeepers to know what kind of bed is best. There are writers on hygiene who argue that to be healthy, a man should live on "hard tack," and sleep on the soft side of a plank; but the weight of authority is altogether in favor of

Luxurious Beds.

✓ In former times it was considered a great luxury to possess a feather bed, and a straw tick laid upon a network of cords; but of late years, feathers have fallen into disfavor; though Dr. Strange, of London, still thinks that the best bed that can be devised is a moderately-soft feather bed, placed over a hair mattress in winter, and under it in summer. But in cities, feathers are now nearly discarded, and mattresses filled with wool, hair or other materials are substituted in their stead.

A good *wool mattress* is at once the most costly and the most desirable for all seasons. *Curled hair* ranks next to wool or down, and is the substance of which most first-class beds are made. *Husks, palm-leaf, and oak-splits*, make beds which are about alike in softness, and all equally whole-

some and durable. *Spanish moss*, which grows in long festoons upon most of the trees in extensive forests in the Southern States, makes a better mattress, if well prepared, than poor hair. For lower mattresses, *corn husks*, *German grass*, and *beech leaves*, are a very clean and durable material. Probably there is no material which makes so economical and at the same time so comfortable a bed as husks, or "shucks," as they are sometimes called. They have also the advantage of being very easily obtained; so that almost every housekeeper in the country can prepare and make her own beds at a very small expense. Lyman says, "the labor of children may be successfully employed in sorting and splitting the shucks, and removing all ends and fragments of the stalk that are found adhering. A mattress needle may be purchased for twenty-five cents. The cost of ten yards of ticking is from three to five dollars, according to quality; so that by labor that would otherwise be unproductive, or nearly so, and an expenditure of about five dollars, almost any housekeeper can readily produce a mattress comfortable, durable, new, fresh and wholesome."

It must be admitted, however, that only wool and hair mattresses make an entirely comfortable bed without either springs beneath them or a softer substance above. The ordinary spiral coils, which make the best springs, may be obtained at any upholstery establishment, for about seventy-five cents a dozen, and five dozen are sufficient for the longest bed. A person moderately skilled in the use of tools can bore the holes, and fasten them to the slats of an ordinary bedstead. With proper usage, these springs will last a lifetime.

Best Covering for Beds.

The value of bed-clothing depends more on the quality than the quantity of the articles used. The most satisfactory covering for a bed in cold weather is a double rose-blanket, thick and warm. No other substance will compare with fine wool, or comforter of down, in the property of retaining warmth, and of feeling light and agreeable. Blankets, however, to be comfortable and wholesome, must be frequently exposed to fresh air. Even those made of the finest wool, if constantly used, without careful airing, will cease to be the luxurious covering that they are when new. When washed, they should be dried as rapidly as possible, *and the nap raised by going over them with a fine and short toothed wool card.* By this means the newness of feeling may be retained in blankets and other woollens, as long as they are worn, and their warmth greatly increased.

With regard to sheets, the preference that so many housekeepers show for linen sheets rather than cotton is not, in the opinion of philosophical writers, supported by sound rules of health. Sheets of fine bleached cotton, costing not half as much as fine linen, are more comfortable in cool weather, nearly as much so in warm; are washed and ironed with greater facility, and are wholly unobjectionable on sanitary considerations. Linen retains its whiteness longer than cotton, is somewhat more durable, and in the hottest weather is cool and soothing to the touch. But for pillow-slips, linen is decidedly, and at all times, preferable to muslin, being whiter, pleasanter to the touch, smoother and more lasting.

When sheets are perfectly dried and laid away for the ironing table, if sprigs of lavender or some other pleasant

perfume, as little perfume-bags of powdered orris-root, are laid between the folds, the luxury of the bed will be very much increased.

Some writers on hygiene think horse-hair pillows much more conducive to health than feathers, especially for children, as they keep the head cooler.

How to Ventilate Sleeping Apartments.

So soon as the occupants have left the room, the bed-clothes should be entirely removed from the bed, and hung upon a clothes-horse or the backs of chairs, the bed shaken up, and all curtains, if used, drawn closely to the bedposts. The windows should then be opened both at top and at bottom. Dr. Strange, in his treatise on health, says: "I find in warm weather, healthy people wish to dress with the windows open, to enjoy the invigorating breeze: this should not be done until the proper amount of friction shall have braced the relaxed skin."

The windows should remain open in summer, or in very fine weather, until a little before sunset; in very sultry weather some outside air may be admitted all night. In winter and early spring, windows should remain open until *a little after midday*, when the warmth of the air is greatest, and then closed. In this way the air of the best portion of the day is shut in and reserved for respiration during the night, when the external air is at the worst. When it is essential, from the construction of the room or the number of persons sleeping in it, a fire should be lighted for a few hours during the afternoon, in very cold and damp weather, so as to dry the air which has been shut in. This is the only way in which the exhalations from the bed-clothing can be got rid of in such a state of the atmosphere, and the sweetness

and purity of the clothing and other materials, which are kept in drawers and wardrobes, secured.

It sometimes happens that sleep is partial and fickle, visiting "the ship-boy on the high and giddy mast," yet denied to a king "with all appliances and means to boot;" and it therefore is important to consult physiologists, to learn

What can be Done to Induce Sleep.

The first rule they recommend is, to exclude the light from acting on the tired retina of the eye, and, as much as possible, noises or sounds from the ear, except such as are of a low, monotonous character. Cold air must not blow upon the face, or rush into the lungs to excite the circulation; and the warmth of the skin should be preserved by an immovable layer of warm air in contact with it. Second, with regard to the amount of warmth required to be furnished by the bedding and bed-clothes, there is great difference in the feelings of individuals. Whilst weight of clothing is oppressive to some and prevents sleep, others are cold and uncomfortable without it. Invalids and aged people should have fires in their bed-rooms; and in severe weather, fires should be kindled in bed-rooms generally, both to heat and to dry them. For this purpose, it is best to light them some hours before retiring to rest and after the windows have been closed. They may then with advantage be allowed to go out at, or soon after, bed-time, except in very severe weather or in the case of very delicate or invalid persons. Used in this way, there is no weather when sleeping apartments may not be sufficiently ventilated; and in low or damp situations and the closer part of towns, this is the only way in which pure air can be secured during a considerable portion of the winter and early spring.

✓ Thirdly. It is better to go to sleep on the right side than the left; for "then the stomach is very much in the position of a bottle turned upside-down, and the contents are aided in passing out by gravitation. If one goes to sleep on the left side, the operation of emptying the stomach of its contents is more like drawing water from a well. After going to sleep, let the body take its own position. If you sleep on your back, especially soon after a hearty meal, the weight of the digestive organs and that of the food, resting on the great vein of the body near the back-bone, compresses it and arrests the flow of the blood more or less. If the arrest is partial, the sleep is disturbed, and there are unpleasant dreams. If the meal is more recent or hearty, the arrest is more decided, and the various sensations, such as falling over a precipice or the pursuit of a wild beast, or what is commonly called 'nightmare,' attacks us; and the desperate effort to get rid of it arouses the sleeper."

Fourthly. The condition of the body exercises a great influence, either good or evil, upon the chances of obtaining sleep. When the feet are cold or damp on going to bed, a refreshing sleep is impossible; therefore it is a good plan to spend a few minutes, before going to bed, in drying and heating the feet before the fire, with the stockings off. Indians and hunters, it has been observed, always sleep with their feet towards the camp fire.

The condition of the stomach, also, has a great effect upon the quality of the sleep. When the food is not being properly digested, the sleep will be disturbed; and some physiologists recommend that persons should not try to sleep until digestion has been completed. But too long a time since the last food was taken should not be allowed to elapse before bed-time, or the want of sustenance in the

system will cause, especially in weakly persons, a feeling of exhaustion and sinking, which is antagonistic to sleep. Many persons rest better after taking a little supper a short time before going to bed. Dr. Strange recommends a cup of cocoa, with bread and butter, or a cupful of arrow-root with a tablespoonful of brandy in it, to divert the blood from the brain to the stomach.

Mr. Buckland, the son of the author of the "Bridgeport Treatise," has given this subject considerable attention, and is in favor of sleeping after eating. He says "I have no hesitation in saying that the proper thing to do is to go to sleep immediately (or at least very soon) after the meal of the day. All animals always go to sleep, if they are not disturbed, after eating. This is especially noticeable in dogs; and the great John Hunter showed by an experiment that digestion went on during sleep more than when the animal was awake and going about. This is his experiment: He took two dogs and gave them both the same quantity of food. One of them was then allowed to go to sleep; the other was taken out hunting. At the end of three or four hours, he killed both these dogs. The food in the stomach of the dog which had been asleep was quite digested; in that of the one which had been hunting the food was not digested at all. This fact, I think, shows the advisability of going to sleep immediately after eating." He condemns both tea and coffee as evening drinks; for they stimulate the brain, and are therefore unfavorable to rest, though he admits they "actually send some people into sound slumber."

If the brain be overexcited by amusement, or important business transacted in heated apartments, a stroll for a half hour or more in the cool air will often calm the nerves and promote sleep.

Professor Terrier, of King's College, London, who has made the phenomena of sleep a special study, recently said in a lecture thereon, that anything which has a tendency to abstract blood from the brain favors sleep. Exercise does this, because the moment the weary muscles are at rest the blood rushes to them to repair their loss, and is absorbed by them. Digestion and hot drinks produce the same result by drawing the blood supply from the brain to the stomach. Conversely, anything that stimulates the brain, such as sights, sounds, thought or anxiety, will keep a man awake. If we, therefore, wish for a refreshing slumber, we must begin by avoiding care and anxiety and take sufficient bodily exercise to induce the necessary muscular exhaustion.

Fifthly, with regard to the use of narcotics, it may be said, generally, that they should be used sparingly, or only with the concurrence of a physician. One of the best medicines for this purpose is the *syrup of lactucarium*; though sometimes the effect is produced by *Hoffman's anodyne*. *Hop tea* is unobjectionable, and sleep may be procured by laying the head on a hop-pillow, made from hops heated and sprinkled with alcohol. Onions are also soporific in their nature. Mr. Buckland, already quoted, remarks: "I now venture to suggest a new but simple remedy for want of sleep. Opiates in any form, even the *liquor opii sedat.*, and chloroform, will leave traces of their influence the next morning. I therefore prescribe for myself—and have frequently done so for others—onions; simply common onions raw, but Spanish onions stewed will do. Everybody knows the taste of onions: this is due to a peculiar essential oil contained in this most valuable and healthy root. This oil has, I am sure, highly soporific powers. In my own case they never fail. If I am much pressed with

work, and feel I shall not sleep, I eat two or three small onions, and the effect is magical. Onions are also excellent things to eat when much exposed to intense cold."

Franklin's Art of Procuring Sleep.

When you are awakened by uneasiness, and find you cannot easily sleep again, get out of bed, beat up and turn your pillow, shake the bedclothes well with at least twenty shakes; then throw the bed open and leave it to cool, in the mean while continuing undressed; walk about your chamber, till your skin has had time to discharge its load, which it will do sooner as the air may be drier and colder. When you begin to feel the cold air unpleasant, then return to your bed and you will soon fall asleep, and your sleep will be sweet and pleasant. All the scenes presented by your fancy will be of a pleasing kind. I am often as agreeably entertained with them as by the scenery of an opera. If you happen to be too indolent to get out of bed, you may, instead of it, lift up your bedclothes so as to draw in a good deal of fresh air, and, by letting them fall, *force it out* again. This, repeated twenty times, will so clear them of the perspirable matter they have imbibed as to permit your sleeping well afterward. But the latter method is not equal to the former.

Those who do not love trouble, and can afford to have two beds, will find great luxury in rising when they wake in a hot bed and going into a cool one. Such shifting of beds would be of great service to persons ill in fever, as it refreshes and frequently procures sleep. A very large bed that will admit a removal so distant from the first situation as to be cool and sweet, may, in a degree, answer the same end.

These are the rules of the art; and observing them, and

maintaining a conscience void of offence, one may realize "that to be able to lie down at nights and fall to sleep within ten minutes, and to know no dream or waking until morning comes; and then to bound out of bed, full of health, freshness and good humor, is a blessing well worthy the warmest outgushings of a thankful heart towards Him who giveth us all things richly to enjoy."



CHAPTER XVII.

THE ART OF PROLONGING LIFE.

✓ "Acute theologists have shown that the chronology of the early ages was not the same as that used at present. Some, particularly Hensler, have proved, with the highest probability, that the year till the time of Abraham consisted only of three months; that it was afterwards extended to eight; and that it was not till the time of Joseph that it was made to consist of twelve. These assertions are, in a certain degree, confirmed by some of the eastern nations, who still reckon only three months to the year; and besides, it would be altogether inexplicable why the life of man should have been shortened one-half immediately after the flood. It would be equally inexplicable why the patriarchs did not marry till their sixtieth, seventieth, and even hundredth year; but this difficulty vanishes when we reckon these ages according to the before-mentioned standard, which will give the twentieth or thirtieth year; and consequently, the same periods at which people marry at present. The whole, therefore, according to this explanation, assumes a different appearance. The sixteen hundred years before the flood will become four hundred and fourteen; and the nine hundred years (the highest record) which Methuselah lived, will be reduced to two hundred,—an age which is not impossible, and to which some men in modern times have nearly approached."—DR. HUFELAND.

FROM the earliest ages, men have sought to discover some means by which death may be averted and life may be prolonged. The favorite prescription of the old Egyptian physicians to remove disorders from the human system was a frequent emetic and to keep up perspiration. "So general was this idea, that it became a custom among the people to address each other with 'How do you

'sweat?' instead of 'How do you do?' The degree of perspiration was supposed to indicate the state or degree of health." In Greece and Rome, the physicians prescribed pills and balsams, and the philosophers wrote in favor of gymnastics, bathing, bodily friction, and temperance in eating and drinking, as the best means of preserving health and prolonging life.

Among the empirical ideas that have from time to time had their advocates, was the belief that there are fountains in some parts of the world that will renew the youth of those who bathe in their waters. One of these was located in the island of Negropont, in the Grecian Archipelago; another at Lefucaya, in Peru; and Ponce de Leon reported that he had discovered one of these priceless fountains in Florida. In order to relieve persons from the necessity of travelling to foreign countries to enjoy these waters, physicians at different times have announced that they had compounded some wonderful preparation from mineral, vegetable and animal substances, as the Stone of Fire, the Quintessence of Ambergris and the Essence of Vipers—which, if taken as they direct, would re-establish broken constitutions, purify the blood, substitute new spirits, re-animate those which were exhausted; in short, restore youth and give immortality. Paracelsus boasted that by his "Mercury of Life" it was as easy for him to metamorphose an old man into a young one, as to change iron into gold; and yet the very man who promised to prolong the life of others died at the early age of thirty-seven.

The average period of human life has considerably declined since the days of Noah, when, and for several centuries after, it was reckoned at 120 years; but there are well-authenticated instances of individuals in modern

times, who lived more than six-score years. In Great Britain there are records containing the names of over fifty persons who lived to be centenarians, some of them by no means models of sobriety and abstemiousness, quite the contrary; and at least three of them lived for one hundred and fifty and more years.

✓ FRANCIS CONFIT, a native of Yorkshire, England, lived to be one hundred and fifty years old, and retained his senses to the last. No extended notice of his life has been written, but it appears that he was temperate in his living, that he used a great deal of exercise, and ate largely of raw new-laid eggs.

Old THOMAS PARR was one of the most notable instances of longevity in English history. He was born in 1483, and died in 1635, in the one hundred and fifty-second year of his age. He was first married when he was eighty-eight, and again at the age of one hundred and twenty; and when he was one hundred and forty-five, he was able to run races, thrash out grain, and accomplish almost any kind of laborious work. He was accustomed to eat at night as well as in the daytime, but always of the plainest food. His body was covered with hair; and of him it was written:

"From head to heel, his body had all over,
A quick set, thick set, nat'ral hairy cover."

HENRY JENKINS, though less known than Parr, it appears was the longest-lived Englishman of whom there is any reliable record. He was born in Yorkshire, on the 17th of May, 1500, and died in 1670, in his one hundred and seventieth year. He was the son of a market gardener, and in his early years assisted his father as a fruit-grower. He rose early, drank a half pint of water every

morning before breakfast, and lived simply; his food consisting principally of cold meats and salads. Following the directions of his mother, he always continued the use of flannel and warm clothing which had been commenced in infancy. When hops were introduced into England from Flanders, he became interested in the manufacture of beer, and drank a moderate portion of that beverage every day.

In his youth he was crossed or disappointed in a love-affair, which gave him a distaste for marriage, but not for the fair sex; for it is recorded, that in his hundredth year he became involved in a "woman scrape," for which he was severely lectured by the minister of the parish, "and nothing but his age excused him from doing penance."

When Jenkins was in his hundred and sixtieth year, Charles II. heard of him, and sent a carriage to convey him to London. He, however, declined the carriage, though he accepted the invitation, and actually walked to the metropolis in easy stages—a distance of two hundred miles. On his arrival in London, he was introduced to the King, and by him to the Queen, who, among other questions, asked him, "Well, my good man, may I ask of you, what you have done in the long period of life granted you, more than any other man of shorter longevity?" The old man, looking the Queen in the face, with a low bow, naively replied, "Indeed, madam, I know of nothing greater than becoming a father when I was over a hundred years old." He was allowed a pension, which he enjoyed the remainder of his life.

It is a remarkable circumstance that very little addition has been made to our knowledge of the best means of preserving health and prolonging life, by modern discoveries;

and that some of the best books on the subject are more than a century old. One of the early writers on health and regimen was COMIERS, a learned Italian, who obliged the world by publishing rules for a long life; some of which, like the following, cannot even at this day be improved upon:

One should eat to live, and never eat to Satiety.

One should act in every thing with Moderation to Keep the Body in a reasonable Activity.

One should live chastely, if one would live long.

One must abstain from eating different Meats, and drinking several sorts of Drink at the same Repast, lest the heterogeneous Juices hurt the stomach by their contrary Qualities.

One must chew perfectly what one eats. Mastication is the first Digestion; it is performed by the acid Humor which issues out of the Salival Glands near the eye-teeth.

At Meals one should eat alternately moist things after dry, fat after lean, sweet after sour, and cold after hot, to the end that one may be corrective of the other.

In an extraordinary Sweat one should not be uncovered in the least; and one should walk moderately when one is heated, for fear of catching cold, drinking then a little wine, but no water, unless first warmed, and that too drop by drop, to avoid Pleurisy or Rheumatism.

After coming out of bed, one should never go to look out of the window, no more than to run to the Fire immediately coming out of the Cold; because every sudden change is dangerous.

One should eat very little of new Fruits at one time, that the Stomach may be accustomed thereto by degrees, and may also be freed from Fermentations whence proceed most dangerous Fevers.

One should sleep not only with the eyelids, but even lay our thoughts asleep likewise; which will never be the happy lot of those who use Wine immoderately, and Liquors composed of Brandy and (what is much worse) Spirit of Wine.

One should Sweat three times in the year, in Autumn, Winter, and the Spring, and be rubbed twice a week, at least, with hot cloths to excite Transpiration, so necessary for Life.

If one has a bad stomach, one must keep Diet for 24 hours, and walk

in the open Air, to reanimate the natural Heat, loaded with too much nutritive Juice.

Diet and Sweating are a Species of universal Medicine, capable of preserving our bodies, and to acquire a long Life. Diet restores appetite; the Appetite moderately contented, augments Strength; Strength contributes to Health; and Health bestows Life. Sweating disperses ill Humours, and eases Obstructions, whence proceed all our Distempers.

Near the close of the last century, a book was written by a German physician, a professor in the University of Jena, on the *Art of Prolonging Life*, which is remarkable from the fact that it contains about all that more modern writers have said pertinent to the subject. Its English editor, Erasmus Wilson, remarks: "The reader will be struck with the little real progress which has been made in the science of living, during more than half a century since the original work was first written." A brief digest of this important treatise will appropriately close this volume.

What Shortens Life.

In the first place, in order to prolong life, it is necessary to avoid all those things that tend to shorten life. Of these the principal are, *Delicate nursing and treatment in infancy*, as keeping the infant from every breath of air, burying it in pillows and blankets, and at the same time stuffing it with food; *physical excess in youth*, especially indulgence in physical love at an immature age; *overstrained exertion of the mental faculties*, as thinking hard, and neglecting bodily exercise, or curtailing sleep; using artificial means to stimulate the mind, as wine, coffee, and snuff; studying in a confined air and in a bent posture (students should accustom themselves to study lying down, standing, walking, not always in the closet, but sometimes in the open air); *diseases, and the injudicious manner of treating them, as*

taking food when there is no appetite, and stimulating drinks in feverish disorders; excluding the air in scarlet fever and small-pox; neglecting colds; and especially neglecting to regulate the bowels, which is the cause of three-fourths of all the ailments that afflict humanity; *impure air*; *eating too much*, and *improperly*, as eating until one experiences a heaviness or fullness of the stomach, yawning, and confusion of the head; and eating highly-spiced or highly-concentrated food, and drinking spirituous liquors; *fear*, as fear of thunder, fear of ghosts, and fear of death; *idleness, inactivity and languor*; no idler ever attained to a great age, and regular employment is favorable to health; *overstrained power of the imagination*, as constant fear and dread of diseases, by reading of their symptoms or indulgence in imaginary sorrows from reading sentimental novels; *exposure to poisons and infectious diseases*; and, lastly, *engrafting old age on youth*, by wasting the vital power profusely, by exposure to great fatigue early in life, as taking long journeys, continual dancing, sitting up all night, or by indulging in care, fear and sorrow, and especially by attempting to harden the organs by means of *cold bathing*, indulged in frequently and for a long time in cold water. "Nothing," says Dr. Hufeland, "can be more proper to produce every symptom of age."

What Prolongs Life.

Secondly, in order to prolong life, it is necessary to adopt those means and observe those precautions which promote health and physical vigor. Of these, the principal are proper *care, nursing and feeding in infancy*; an *active and laborious youth* free from indulgences that weaken the system; a *happy marriage*; not less than six nor more than eight hours *sleep* in well-ventilated apartments, free from

poisonous exhalations, whether of plants or of animals; *exercise in the free air*; occasional *journeys and excursions*, avoiding travelling in the night-time; *cleanliness and care of the skin*, washing in cold water frequently, taking tepid baths occasionally, and sea-baths when practicable; and wearing flannel next the skin the greater part of the year; using *proper food in moderation*, and preserving the teeth to chew it well; cultivating a contented, hopeful, even joyful, disposition; guarding against diseases, especially those to which one is constitutionally disposed; and a knowledge of the proper remedies to employ in case of danger of sudden death, as from drowning, suffocation, poisoning or being struck by lightning.

What to do in Cases of Suffocation.

In all cases of danger of death from suffocation, as drowning or hanging, be as expeditious as possible to draw the body from the water or to cut the rope; in a word, to remove the cause of death. This alone is sufficient to save the unfortunate person, if it be done speedily; but attention to that point is too much neglected.

2d. The body should be immediately stripped, and every endeavor should be made as speedily as possible to excite in it a general warmth. Heat is the first and most general stimulus of life. The same means which Nature employs to quicken life in the beginning are also the most powerful to restore animation. The best thing for that purpose is the tepid bath; but if this cannot be had, the patient may be covered with warm sand, ashes, or thick blankets in a bed; and hot stones should be applied to various parts of the body. Without these means, all others will be of little avail; and it is much better to warm thoroughly persons apparently dead, than to use cupping,

friction or the like, and at the same time to suffer them to become stiff with cold.

3d. To convey air into the lungs is the next process in point of importance, and may be connected with the excitation of heat. It is, indeed, most beneficial when it is done with oxygen gas by means of a pipe and a pair of bellows. But in urgent cases, and to save precious time, it will be sufficient if one presses on the chest so as to expel the air which it contains, and then by its withdrawing the pressure, allows it to expand by its own elasticity, and thus fill the lungs with air. This should be done with regularity, so as to imitate ordinary breathing.

4th. Let fall now and then, from a certain height, drops of frigid water or wine on the pit of the stomach. This sometimes has given the first stimulus to restore the motion of the heart.

5th. Rub with a cloth or a flesh-brush the hands, soles of the feet, the belly and the back; irritate the sensible parts of the body, such as the soles of the feet and hollow of the hands, by friction with stimulating oils; the nose and throat by means of a feather, or by holding to the nostrils and dropping on the tongue volatile spirit of ammonia, etc.

6th. As soon as signs of life begin to appear, pour a spoonful of good wine into the mouth; and when the patient swallows it, repeat the same thing often. In cases of necessity brandy may be used, but mixed with two-thirds of water.

To Restore those Struck by Lightning.

For those who have been *struck by lightning*, the *earth bath* is to be recommended. The body may be either laid with the mouth open, against a spot of earth newly dug up,

or fresh earth may be scraped around it up to the neck. If these simple means, which every one can and ought to use in behalf of his fellow-man, when exposed to the danger of sudden death, be speedily employed, they will be of more service than anything science can suggest, if applied half an hour later; and at any rate the intermediate time will not be entirely lost, and the feeble vital spark may be prevented from being totally extinguished.

To Restore those who have been Frozen.

These require a mode of treatment entirely different; for by warmth they would be destroyed altogether. Nothing further is to be done than to immerse them in snow up to the head; or to place them in a bath of the coldest water that can be procured without being frozen. Then life will return of itself; and as soon as any signs of it appear, give the patients a little warm tea or wine, and put them to bed.

Antidotes for Poisoning.

The third class includes those who have been *poisoned*. It is here to be observed, that we are in possession of two invaluable remedies, says the doctor, which may be everywhere found, and which require no previous acquaintance with medicine—I mean *milk* and *oil*. By the help of these only, the most dreadful of all the kinds of poisoning, that by arsenic, has been cured. Both of them answer the principal object, which is to expel the poison or to destroy its power. Let persons, therefore, who have been poisoned, drink as much milk as they can (if it in part comes up again, so much the better); and let them, every quarter of an hour, take a cupful of oil of any sort; for it is all the same whether it be oil of linseed, almonds, poppies, or

common oil. If it be known with certainty that the poison is arsenic, corrosive sublimate, or any other metallic salt, dissolve soap in water, and let the patient swallow it. This will be sufficient till a physician arrive, and will often render his assistance unnecessary.

Among the modern theories for the prolongation of human life, which have been advanced by modern writers, that seem worthy of attention, are those of Drs. Bostwick and Hall, and George Catlin.

HOMER BOSTWICK, of New York, has written a book to demonstrate that the cause of "Natural Death," or death from old age, is an obstructed circulation of the blood; and the direct cause of this obstruction is the presence of earthy inorganic matter, derived originally from food and drink. His grand secret for preserving health, activity and life, therefore, is to diminish the necessity, so far as possible, for eating and drinking, and to select from different kinds of food those which contain the least solid earthy matter. According to his analysis of articles of diet, common table salt, Indian corn, spices, wheat flour, and beans, contain the largest proportion of the matter which ossifies and chokes up the system, while eggs, cheese, cabbage, and greens in general, turnips, carrots and onions contain very little; and grapes, oranges, apples and fruits generally, scarcely any at all.* He thinks he has brought

* Grapes are very conducive to health, not only in consequence of being free from earthy matter, "but they possess the power of thinning the blood and gently stimulating it and causing it to be sent through all the countless capillary vessels. And those who have never observed

the fact will be surprised to be told, the aged whose hands and other parts of the body are much dried up will rapidly become soft, and the little vessels that have for years been closed will reappear, as also will the fine vessels of the cheeks again put on the hue of youth; the appetite

forward facts that will prove incontestably that in proportion as individuals, classes, or even nations, subsist upon aliment containing the smallest proportion of earthy elements, so do they prevent or retard the process of consolidation, maintain a state of health and activity, and prolong existence. "As long," he says, "as we can supply fuel to the fire and keep it free from the ashes, it will continue to burn. If this can be done for one hundred or a thousand ages, the fire will continue to warm and enliven for that period; so, in the same manner, if we can supply the body with proper food, and keep it free from earthy matter—the ashes which choke it up—will it continue to live. Time, or the number of years, has nothing whatever to do with old age or death."

The late Dr. Hall, of New York, laid great stress on the posture of the human body in walking, as affecting the health and longevity of mankind. He says, walking with the head downward, or with a staff or cane, promotes a stooping position and brings on an appearance of old age prematurely, not only by the effects upon the structure of the spinal column, but by throwing the weight of the body on the chest, thus compressing the lungs, and diminishing their capability of receiving an adequate quantity of pure air, thus gradually purifying the blood less and less perfectly, until the whole mass of it becomes imperfect, impure and diseased; *then slight causes carry a man to the grave*. An absolute preventive of all this is an habitual, persistent attention to the following rules:

Walk with the toes thrown outward.

will improve, the bowels will become regular, elasticity of limb and a more buoyant spirit; are sure to follow those who eat plentifully of good grapes. The old man will again become young;

Walk with the chin slightly above the horizontal line, as if looking at the top of a man's hat in front of you, or at the eaves or roof of a house.

Walk a good deal with your hands behind you.

Sit with the lower portion of your spine pressed against the chair-back.

GEORGE CATLIN, who for many years resided among the Indian tribes, in North and South America, became so much impressed with the conviction that he had made an important discovery in the art of prolonging life, that he issued a pamphlet in script, entitled "The Breath of Life, a manugraph." He observed that Indian mothers, before transferring their infants from the arms to the crib or plank, pressed the lips tightly together and placed under the head a small curved cushion or pillow just high enough to elevate or bow the head a little forward, so that the mouth would not fall open during sleep; thus establishing in infancy the habit of breathing through the nostrils. He ascertained that the Indian men, when they wished to express contempt for another, said he was a man who kept his mouth open.* He noticed that the Indians of all ages were exempt from most of the diseases that afflict civilized humanity, especially asthma, bronchitis, quinsy, croup, and other throat and lung diseases, and had good teeth and well-shaped mouths; and these considerations led him to reflect that the nostrils were made to convey air to the

* A Sioux brave, who had gone out to fight a duel with knives, and no quarter, with a Hudson Bay trader, who was physically his superior, was asked, after a reconciliation had been effected, whether he had not felt afraid of a white man who was so much stronger and larger than himself—replied: "I never fear harm from a man who don't keep his mouth shut, no matter how large or how strong he may be."

lungs which is their food, while the mouth was made to select and masticate food for the stomach. The more he reflected upon his discovery, the more he became convinced of its importance, until he believed that if mankind would walk and sleep with their mouths shut, not only would snoring in a great measure be abolished, but consumption would become a comparatively rare disease, and men could walk unharmed through epidemics of cholera and yellow-fever. Finally, he says, "If I were to endeavor to bequeath to posterity the most important motto which human language can convey, it should be in three words—

'SHUT—YOUR—MOUTH.'

There are, undoubtedly, the elements of important truths in these suggestions; and thousands of men would greatly prolong their lives by keeping their Lowels open, their heads up, and their mouths shut, even if they did not observe that other rule, which is, in sleeping the head should always be towards the north.

How the Old may become Older.

Passing on to those means by which people, already old, may prolong their life, Dr. Hufeland prescribes the following rules:

1st. As the natural heat of the body decreases in old age, one must endeavor to support and increase it externally as much as possible. Warm clothing, warm apartments and beds, heating nourishment, and, when it can be done, removal to a warmer climate, are all means, therefore, that contribute greatly to the prolongation of life.

2d. The food must be easy of digestion, rather fluid than solid; abundant in concentrated nourishment; and at the same time much more stimulating than would be

advisable at an earlier period. Warm, strong, and well-seasoned soups are therefore beneficial to old age ; and also tender roast meat, nutritive vegetables, good nourishing beer, and, above all, oily generous wine, free from acid, earthy and watery particles, etc., such as Tokay, Spanish, Cyprus and Cape wines. Wine of this kind is one of the most excellent stimulants of life, and that best suited to old age. It does not inflame, but nourishes and strengthens: it is milk for old people.

3d. The tepid bath is exceedingly well calculated to increase the natural heat, to promote excretion, particularly of the skin, and to lessen the aridity and stiffness of the whole frame.

4th. Guard against all violent evacuations, such as letting blood, unless when required by particular circumstances ; strong purging, exciting perspiration by too much heat, indulging in excesses of any kind. These exhaust the few powers still remaining, and increase aridity.

5th. People, with increasing years, should accustom themselves more and more to a certain order in all the vital operations. Eating, drinking, motion and rest, the evacuations and employment, must have their determined periods and successions. Such mechanical order and regularity at this season of life may contribute greatly to the prolongation of it.

6th. The body, however, must have exercise, but not violent or exhausting. That which is rather passive will be the best, such as riding in a carriage, and frequent friction of the whole skin, for which sweet-scented and strong ointments may be employed with great advantage, in order to lessen the rigidity of the skin and to preserve it in a state of softness. Violent bodily shocks must in particular be avoided.

7th. A pleasant frame of mind, and agreeable employment for it, are also of uncommon utility; but violent passions, which disturb equanimity and which in old age may occasion instant death, ought to be avoided. That serenity and contentment which are excited by domestic felicity, by the pleasant review of a life spent not in vain, and by a consoling prospect of the future even on this side the grave, are the most salutary. The frame of mind best fitted and most beneficial to old age is that produced by intercourse with children and young people. Their innocent pastimes and youthful frolics have something which tend, as it were, to renovate and revive. Hope, and extending our views of life, are especially valuable assistants for this purpose. New proposals, new plans and undertakings, which, however, must be attended with nothing dangerous, or that can create uneasiness, in a word, the means of continuing life longer in idea, may even contribute something towards the physical prolongation of it. We find, therefore, that old people are impelled to this as if by internal instinct. They begin to build houses, to lay out gardens, etc., and seem in this little self-deception, by which they imagine they secure life, to find an uncommon degree of pleasure.

Such is, in brief, an abstract or digest of the rules prescribed by doctors, for the prolongation of human existence.

But there comes a time for all men, when the wisdom of the wisest philosophers and the skill of the most skilful physicians will avail nothing to prolong life. We may bar the doors for many years against the arch-enemy who rides on the passing breeze and "lurks in every flower," but sooner or later he effects an entrance into every habitation and robs every human being of what most persons would give all else that they possess to retain. What

Death is, except it be the permanent cessation of all the vital functions, the disintegration of the minute cells composing the human body, no one certainly knows; and whether natural death be painless or the extremest agony, no one who has undergone the ordeal has ever returned to tell us (though the few who have been resuscitated, when almost dead, have described their last sensations of consciousness as delightful); but we do know, from the records of many death-beds, that a child-like faith in the promises of the gospel, a belief that the tomb is but a tunnel through which it is necessary to pass in order to reach the mansion in the skies prepared for us by our heavenly Father, will deprive death of its terrors and the grave of a victory. When the blood courses through the veins in riotous, vigorous health, we may indulge in the luxury of skepticism, we may propound questions that the most learned theologians cannot answer, and then mock at their perplexity; but when we see the ghostly finger beckoning to us from the farther shore of the mysterious river, we instinctively grasp at the hand of religion as the only pilot that can carry us safely over. So, dear reader, when the dread summons comes, as it will come sooner or later, may you have the consciousness not only that you have used this world wisely and contributed something for the comfort of others, but that you have also secured a well-founded hope of happiness in the eternal world, and thus,

“ — Sustained and soothed

By an unfaltering trust, approach thy grave
Like one that wraps the drapery of his couch
About him, and lies down to pleasant dreams.”

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PART I.

[In preparing this Index, the author had the assistance of WILLIAM Y. CARVER, of Philadelphia, whose friendly services, rendered while this book was being stereotyped and the writer was ill, merit an acknowledgment that should have been made in the Preface.]

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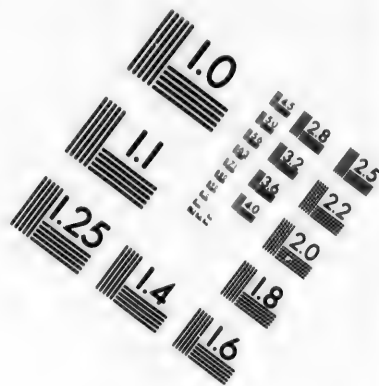
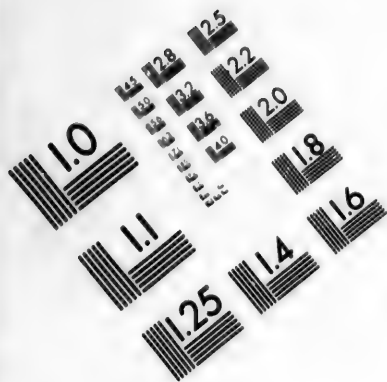
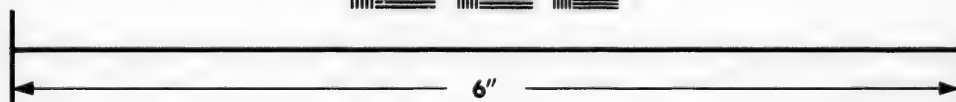
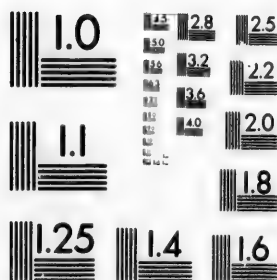


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